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Vol M04 Page 76689

State of Oregon, County of Klamath  
Recorded 11/08/04 11:05a m  
Vol M04 Pg 76689-92  
Linda Smith, County Clerk  
Fee \$ 36<sup>00</sup> # of Pgs 4

pt: Recording Requested by &  
When Recorded Return To:  
US Recordings Inc.  
2925 Country Drive Suite 201  
St. Paul, MN 55117

### MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

<b>GRANTORS:</b> FRANK ETCHEVERS & BERNIECE L ETCHEVERS Husband And Wife	
<b>GRANTEE:</b> U.S. Bank National Association ND	
<b>REFERENCE NUMBER(S) OF DOCUMENT(S) BEING MODIFIED:</b> Recorded on: 03/27/03 Recording Info: DOC# BK-M03 PG-18463	
<b>Original Credit Limit + Additional Indebtedness: = New Credit Limit</b> \$123,000.00 + \$ 13,500.00 = \$136,500.00	
<b>PARCEL IDENTIFICATION #:</b>	
<b>Mail Tax Statements To:</b>	Frank Etchevers & Berniece L Etchevers 29270 Doak Road Chiloquin, OR 97624
USR 21915611 OR	

36-

Recording Requested by &  
When Recorded Return to:  
U.S. Recordings, Inc  
2925 Country Dr., Ste 201  
St. Paul, MN 55117

76690

### MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

This Modification modifies a Home Equity Line Agreement and a Deed of Trust. Terms used in this Modification:

Home Equity Line Agreement	Bank: U.S. Bank National Association ND
Modification Date: 10/1/2004	4325 17th Ave SW
Note Date: 3/7/2003	Fargo, ND 58103
Maturity Date: 3/25/2028	
Account Number: 0003000138021	
Original Credit Limit: \$123,000.00	
New Credit Limit: \$136,500.00	
Borrowers: Frank Etchevers and Berniece Etchevers <i>aka Bernice Lois Etchevers</i>	
The Deed of Trust is described on Exhibit A to this Modification. The Grantors are also listed on Exhibit A. <i>21915611</i>	

The Borrowers and the Bank entered into the Home Equity Line Agreement. The Grantors have signed the Deed of Trust securing the Home Equity Line Agreement. The Deed of Trust Property and other information about the Deed of Trust are described on Exhibit A.

The Borrowers and the Bank agree that the Home Equity Line Agreement is modified to increase the Credit Limit as shown above. The Grantors and the Bank agree that the Deed of Trust is modified to secure the entire Credit Limit on the Home Equity Line Agreement as modified. The maximum principal indebtedness secured by the Deed of Trust as modified by this Modification is the New Credit Limit shown above. The New Credit Limit represents \$123,000.00 of indebtedness originally secured by the Deed of Trust, plus \$13,500.00 in additional indebtedness secured by this Modification.

#### Borrowers and Grantors:

X Frank Etchevers *10-12-04*  
Frank Etchevers Date  
X Berniece Etchevers *10-12-04*  
Berniece Etchevers Date  
\_\_\_\_\_  
Date  
\_\_\_\_\_  
Date

State of Oregon, ss.  
County of Klamath

On this 12 day of October, 2004  
before me, a notary public, personally appeared

Frank Etchevers  
Bernice Etchevers aka Bernice Lois  
known or identified to me to be the person(s) whose *Etchevers*  
name(s) is(are) subscribed to the within instrument, and  
acknowledged to me that he/she/they executed the same.  
Yvette Lowery  
Notary Public  
My commission expires August 9, 2008

**Note: Only those persons named as Grantors in Exhibit A have an interest in the Deed of Trust Property and are signing to modify the Deed of Trust. All other signers are signing merely to modify the Home Equity Line Agreement.**

5771030-0013114-OR-0069977



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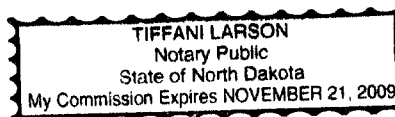
**U.S. Bank National Association ND**

Signature: Sherri J. Bernard  
Sherri J. Bernard, Operations Officer

State of North Dakota    )  
                                      )  
County of Cass            )ss

This instrument was acknowledged before me on 4<sup>th</sup> day of Nov. 2004  
By Sherri J. Bernard the Operations Officer of U.S. Bank National Association ND, a  
national banking association, on behalf of the association.

Notary Public, [Signature]  
My commission expires \_\_\_\_\_



**MODIFICATION TO DEED OF TRUST (LINE AGREEMENT) - EXHIBIT A**

Deed of Trust - a deed of trust signed, dated and recorded as shown.

**Grantors:** FRANK ETCHEVERS & BERNIECE L ETCHEVERS  
Husband And Wife

**Trustee:** U.S. Bank Trust Company, National Association

**Beneficiary:** U.S. Bank National Association ND

**Deed of Trust Date:** 03/07/03

**Deed of Trust Recording Date:** 03/27/03

**Recording Office:** Klamath County Recorder

**Deed of Trust Recording Information:** DOC# BK-M03 PG-18463

**Legal Description of Property:**

GOVERNMENT LOTS 17, 18, 23, 24, 25, 26, 31 AND 32 IN SECTION 32,  
TOWNSHIP 35 SOUTH, RANGE 7 EAST OF THE WILLIAMETTE MERIDIAN, KLAMATH  
COUNTY, OREGON.

**Parcel ID:**

**Property Address:** 29270 Doak Road  
Chiloquin, OR 97624

This instrument drafted by:  
U.S. Bank National Association ND  
Attn: Joe Berenz 920-426-7937  
1850 Osborne Ave  
Oshkosh, WI 54902

**Certificate No.(Torrens Only):**



**U21915611-01FB04**

DOT MODIFICATION  
LOAN# 3000138021  
US Recordings

Mail Tax Statements to:  
Frank Etchevers & Berniece L Etchevers  
29270 Doak Road  
Chiloquin, OR 97624