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State of Oregon, County of Klamath
Recorded 11/12/04 9:21 a m
Vol M04 Pg 77779-82
Linda Smith, County Clerk
Fee \$ 36 # of Pgs 4

Recording Requested by & When Recorded Return To:
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St.Paul, MN 55117

MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

GRANTORS: JAMES L SANFORD JR & TRACY M SANFORD

GRANTEE: U.S. Bank National Association ND

REFERENCE NUMBER(S) OF DOCUMENT(S) BEING MODIFIED:

Recorded on: 01/14/03

Recording Info: DOC# BK M03 PG 02271

Original Credit Limit + Additional Indebtedness: = New Credit Limit

\$100,000.00

\$ 13,500.00

\$113,500.00

PARCEL IDENTIFICATION #:

Mail Tax Statements To:

James L Sanford Jr & Tracy M Sanford

141620 Elk Haven Way Crescent City, OR 97425

USR 21995347 OR

77780

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:

Bank:

Home Equity Line Agreement Modification Date: 10/1/2004 Note Date: 12/16/2002

Note Date: 12/16/2002 Maturity Date: 2/1/2028

Account Number: 0003000112320 Original Credit Limit: \$100,000.00 New Credit Limit: \$113,500.00

Borrowers: James L. Sanford and Tracy M. Sanford

The Deed of Trust is described on Exhibit A to this Modification. The Grantors are also listed on Exhibit A.

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 \$100,000.00 of indebtedness originally secured by the Deed of Trust, plus \$13,500.00 in additional indebtedness secured by this Modification.

X
James L Sanford

Z
James L Sanford

Date

Tracy M. Sanford

Date

Date

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.

State of Oregon

County of Washington

ss.

U.S. Bank National Association ND

4325 17th Ave SW

Fargo, ND 58103

On this 18 day of October, 2004 before me, a notary public, personally appeared

Tracy M. Sanford

Known or identified to me to be the person(s) whose name(s) is (are) subscribed to the within instrument, and acknowledged to me that he/she/they executed the same.

Notary Public
My commission expires Dec 28, 2004

5771030-0013258-OR-0064873



U.S. Bank National Association ND

Signature: Sherri J. Bernard, Operations	
State of North Dakota)	
)	
County of Cass)ss	
	ore me on 8 th day of <u>Nov.</u> 2004
,	icer of U.S. Bank National Association ND, a
national banking association, on behalf	of the association.
Notary Public,	y Descree
My commission expires	

KIMBERLY D. FISCHER Notery Public State of North Dakota My Commission Expires 6-8-2006

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

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

Grantors: JAMES L SANFORD JR & TRACY M SANFORD

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

Beneficiary: U.S. Bank National Association ND

Deed of Trust Date: 12/16/02

Deed of Trust Recording Date: 01/14/03

Recording Office: Klamath County Recorder

Deed of Trust Recording Information: DOC# BK M03 PG 02271

Legal Description of Property:

LOT 33, BLOCK 9, TRACT 1119, LEISURE WOODS, UNIT 2 ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Parcel ID:

Property Address: 141620 Elk Haven Way

Crescent City, OR 97425

Certificate No.(Torrens Only):

U21995347-01FB04

DOT MODIFICATION LOAN# 3000112320 US Recordings This instrument drafted by:

U.S. Bank National Association ND Attn: Joe Berenz 920-426-7937 1850 Osborne Ave

1850 Osborne Ave Oshkosh, WI 54902

Mail Tax Statements to:

James L Sanford Jr & Tracy M Sanford

141620 Elk Haven Way Crescent City, OR 97425