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State of Oregon, County of Klamath
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Vol M04 Pg 783/5-18
Linda Smith, County Clerk
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MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

GRANTORS: ARTHUR BELSKY & LILIAN M BELSKY GRANTEE: U.S. Bank National Association ND REFERENCE NUMBER(S) OF DOCUMENT(S) BEING MODIFIED: 08/27/02 Recorded on: Recording Info: DOC# VOL M02 PAGE 48193 Original Credit Limit + Additional Indebtedness: = New Credit Limit \$ 78,000.00 \$ 68,000.00 \$ 10,000.00 **PARCEL IDENTIFICATION #:** Arthur Belsky & Lilian M Belsky Mail Tax Statements To: 2884 Homedale Ave Klamath Falls, OR 97603 USR 22025746 OR Recording Requested by & When Recorded Return to: U.S. Recordings, Inc 2925 Country Dr., Ste 201 St. Paul, MN 55117

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: 7/25/2002 Maturity Date: 8/5/2027

Account Number: 0003000074173 Original Credit Limit: \$68,000.00 New Credit Limit: \$78,000.00

Borrowers: Arthur Belsky and Lilian M. Belsky

The Deed of Trust is described on Exhibit A to this Modification. The Grantors are also listed on Exhibit A. 22025744

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 \$68,000.00 of indebtedness originally secured by the Deed of Trust, plus \$10,000.00 in additional indebtedness secured by this Modification.

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-0069918

State of Oregon) ss.
County of Klamath)

U.S. Bank National Association ND

4325 17th Ave SW

Fargo, ND 58103

On this 19th day of October, 2004 before me, a notary public, personally appeared

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

OFFICIAL SEAL
CARMEN BABCOCK
NOTARY PUBLIC-OREGON
COMMISSION NO. 357399
MYCOMMISSION EXPIRES MAY 4, 2006

U.S. Bank National Association ND

Signature: Sherri J. Bernard, Operations Officer
State of North Dakota)
County of Cass)ss
This instrument was acknowledged before me on Change day of Well ber 104 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, — Collows My commission expires — (0.23-70)
ERIKA JENSEN Notary Public State of North Dakota My Commission Expires JUNE 23, 2010

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

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

Grantors: ARTHUR BELSKY & LILIAN M BELSKY

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

Beneficiary: U.S. Bank National Association ND

Deed of Trust Date: 07/25/02 Deed of Trust Recording Date: 08/27/02

Recording Office: Klamath County Recorder

Deed of Trust Recording Information: DOC# VOL M02 PAGE 48193

Legal Description of Property:

THE SOUTHERLY 50 FEET OF TRACT NO. 4, BAILEY TRACTS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON. THIS PROPERTY LIES IN THE COUNTY OF KLAMATH, STATE OF OREGON.

Parcel ID:

Property Address: 2884 Homedale Ave

Klamath Falls, OR 97603

Certificate No.(Torrens Only):

U22025746-01FB04

DOT MODIFICATION LOAN# 3000074173 US Recordings This instrument drafted by:

U.S. Bank National Association ND

Attn: Joe Berenz 920-426-7937

1850 Osborne Ave Oshkosh, WI 54902

Mail Tax Statements to:

Arthur Belsky & Lilian M Belsky

2884 Homedale Ave

Klamath Falls, OR 97603