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Vol M05 Page 00038

State of Oregon, County of Klamath
Recorded 01/03/2005 10:35 a m
Vol M05 Pg 00038-41
Linda Smith, County Clerk
Fee \$ 36⁰⁰ # of Pgs 4

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

DEED OF TRUST MODIFICATION

GRANTORS: WILLIAM J SCHMITT	
GRANTEE: U.S. BANK NATIONAL ASSOCIATION ND	
REFERENCE NUMBER(S) OF DOCUMENT(S) BEING MODIFIED: Recorded on: 11/25/02 Recording Info: VOL#M02 PG#67985	
Original Credit Limit + Additional Indebtedness: = New Credit Limit \$ 40,000.00 + \$ 10,000.00 = \$ 50,000.00 Maturity Date: 11/05/27	
PARCEL IDENTIFICATION #: R235748,R235766,R235711	
Mail Tax Statements To:	William J Schmitt 34130 Copperfield Drive Chiloquin, OR 97624
USR MKHANG / 22968562 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:

Home Equity Line Agreement	Bank: U.S. Bank National Association ND
Modification Date: 11/24/2004	4325 17th Ave SW
Note Date: 10/29/2002	Fargo, ND 58103
Maturity Date: 11/5/2027	
Account Number: 0003000098093	
Original Credit Limit: \$40,000.00	
New Credit Limit: \$50,000.00	
Borrowers: William J. Schmitt	

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 \$40,000.00 of indebtedness originally secured by the Deed of Trust, plus \$10,000.00 in additional indebtedness secured by this Modification.

Borrowers and Grantors:

X William J. Schmitt 12-3-04
William J. Schmitt Date

X _____
Date

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.

5771030-0013114-OR-0034834

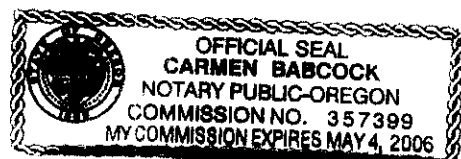
State of Oregon)
County of Klamath) ss.

On this 3rd day of December, 2004
before me, a notary public, personally appeared

William J. Schmitt

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.

Carmen Babcock
Notary Public
My commission expires 5/4/2006



U.S. Bank National Association, ND

Signature: Debbie Mosher
Debbie Mosher, Vice President

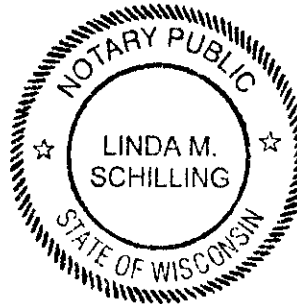
State of Wisconsin)

County of Winnebago) ss

This instrument was acknowledged before me on the 28th day of Dec. 2001
by Debbie Mosher, a Vice President of U.S. Bank National Association, ND, a national
banking association, on behalf of the association.

Notary Public Linda M. Schilling
Linda M Schilling

My commission expires: 07-02-06



00041

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

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

Grantors: WILLIAM J SCHMITT

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

Beneficiary: U.S. Bank National Association

Deed of Trust Date: 10/29/02

Deed of Trust Recording Date: 11/25/02

Recording Office: Klamath County Recorder

Deed of Trust Recording Information: VOL#M02 PG#67985

Legal Description of Property:

LOT 4-6, BLOCK 1, WILLIAMSON RIVER KNOLL TRACT #1021, IN THE COUNTY
OF KLAMATH, STATE OF OREGON.

Parcel ID: R235748,R235766,R235

Property Address: 34130 Copperfield Drive
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):



U22968562-01FB04

DOT MODIFICATION

LOAN# 3000098093

US Recordings

Mail Tax Statements to:
William J Schmitt
34130 Copperfield Drive
Chiloquin, OR 97624