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State of Oregon, County of Klamath
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Linda Smith, County Clerk
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When recorded mail to:

Bank of Amercia, CCT

PN 9000 Southside Blvd, Building 700 55

Jacksonville, FL 32256

FL9-700-04-11

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MODIFICATION OF DEED OF TRUST

THIS MODIFICATION OF DEED OF TRUST dated December 16, 2004, is made and executed between **GLEN M TINER AND GLORIA JEANNE TINER**, WHO ACQUIRED TITLE AS **GLORIA J. TINER, HUSBAND AND WIFE**. ("Grantor") and **Bank of America, N.A.; 100 North Tryon Street; Charlotte, NC 28255** ("Lender").

DEED OF TRUST. Lender and Grantor have entered into a Deed of Trust dated August 25, 2004 (the "Deed of Trust") which has been recorded in KLAMATH COUNTY County, State of Oregon, as follows:

~~BOOK 59808, PAGE 16~~ Vol M04 Pg 59808-16 Recorded 9/8/04

REAL PROPERTY DESCRIPTION. The Deed of Trust covers the following described real property located in KLAMATH COUNTY County, State of Oregon:

See Exhibit A, which is attached to this Modification and made a part of this Modification as if fully set forth herein.

The Real Property or its address is commonly known as 16739 PONDEROSA LN, KLAMATH FALLS, OR 97601-9065. The Real Property tax identification number is R487734

MODIFICATION. Lender and Grantor hereby modify the Deed of Trust as follows:

THE PRINCIPAL AMOUNT SECURED BY THE DEED IS CHANGING FROM \$50,000 TO \$75,000. THE MATURITY DATED DESCRIBED IN THE DEED IS CHANGED TO DECEMBER 16, 2029.

CONTINUING VALIDITY. Except as expressly modified above, the terms of the original Deed of Trust shall remain unchanged and in full force and effect. Consent by Lender to this Modification does not waive Lender's right to require strict performance of the Deed of Trust as changed above nor obligate Lender to make any future modifications. Nothing in this Modification shall constitute a satisfaction of the promissory note or other credit agreement secured by the Deed of Trust (the "Note"). It is the intention of Lender to retain as liable all parties to the Deed of Trust and all parties, makers and endorser to the Note, including accommodation parties, unless a party is expressly released by Lender in writing. Any maker or endorser, including accommodation makers, shall not be released by virtue of this Modification. If any person who signed the original Deed of Trust does not sign this Modification, then all persons signing below acknowledge that this Modification is given conditionally, based on the representation to Lender that the non-signing person consents to the changes and provisions of this Modification or otherwise will not be released by it. This waiver applies not only to any initial extension or modification, but also to all such subsequent actions.

MISCELLANEOUS. The Mortgage or Deed of Trust and all other documents held or maintained by Lender in connection with the Mortgage or Deed of Trust (and any prior renewal/extension/modification/consolidation thereof) have been properly perfected and are fully enforceable in strict accordance with the terms thereof. Any consent to jurisdiction previously executed by Grantor shall unconditionally be fully effective and fully extend to this Modification and any document executed in conjunction herewith. To the extent that any provision of this Modification conflicts with any term or condition set forth in the Mortgage or Deed of Trust, or any agreement or security document executed in conjunction herewith, the provision of this Modification shall supercede and control. Grantor acknowledges and agrees that, as of the date of this Modification, the Mortgage or Deed of Trust is fully enforceable in strict accordance with the terms thereof, and there are no claims, setoffs, avoidances, counterclaims or defenses or rights to claims, setoffs, avoidances, counterclaims or defenses to enforcement of the Mortgage or Deed of Trust or the Note or Credit Agreement. This Modification has been duly executed by Grantor under seal. Grantor acknowledges receiving a full and completed copy of this Modification (regardless whether Grantor's signature appears on the copy). "Grantor" means, jointly and severally, each person who executed or executes the Mortgage or Mortgage Modification or Deed of Trust or Deed of Trust Modification. **Any litigation arising out of or relating to this Modification or the Note or Credit Agreement shall be commenced and conducted in the courts and in the States as specified in the Mortgage or Deed of Trust. Grantor hereby waives the right to trial by jury in any action brought on this Modification or on any other matter arising in connection with this Modification or the Note or Credit Agreement.**

NOTITLED SPOUSES AND NON-BORROWER GRANTORS. Any Grantor or Trustor who signs this Deed of Trust, Mortgage or Modification ("Security Instrument") but does not execute the Note or Credit Agreement ("Non-borrower Grantor or Trustor"): (a) is signing only to grant, bargain, sell and convey such Non-borrower Grantor's or Trustor's interest in the Property under the terms of this Security Instrument; (b) is not by signing becoming personally obligated to pay the Note or Credit Agreement; and (c) agrees that without such Non-borrower Grantor's or Trustor's consent, Lender and any other Grantor or Trustor may agree to renew, extend, modify, forbear or make any accommodations with regard to the terms of all promissory notes, credit agreements, loan agreements, environmental agreements, guaranties, security agreements, mortgages, deeds of trust, security deeds, collateral mortgages, and all other instruments, agreements and documents, whether now or hereafter existing, executed in connection with the obligation evidenced by the Note or the Credit Agreement ("Related Document").

Any spouse of a Grantor or Trustor who is not in title to the Property and who signs this Security Instrument: (a) is signing only to grant, bargain, sell and convey any marital and homestead rights of such spouse in the Property; (b) is not by signing becoming personally obligated to pay the Note or Credit Agreement; and (c) agrees that without such spouse's consent, Lender and any other Grantor or Trustor may agree to renew, extend, modify, forbear or make any accommodations with regard to the terms of any Related Document.

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Neither of the two foregoing sentences limit the liability of any Non-borrower Grantor or Trustor or signing spouse of a Grantor or Trustor, as applicable, under any guaranty agreement or other agreement by such person, whereby such person becomes liable for the Indebtedness in whole or in part; both such sentences apply notwithstanding any language to the contrary in this Security Instrument or any of the Related Documents and apply only to the extent permitted by applicable law.

GRANTOR ACKNOWLEDGES HAVING READ ALL THE PROVISIONS OF THIS MODIFICATION OF DEED OF TRUST AND GRANTOR AGREES TO ITS TERMS. THIS MODIFICATION OF DEED OF TRUST IS DATED DECEMBER 16, 2004.

GRANTOR:

x Glen M. Tiner
GLEN M. TINER

x Gloria Jeanne Tiner
GLORIA JEANNE TINER

LENDER:

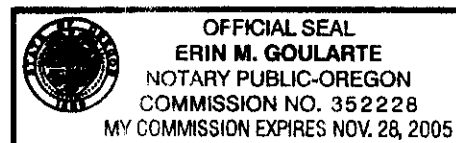
BANK OF AMERICA, N.A.

x Carolyn S. Blymiller ACP
Authorized Officer
Carolyn S. Blymiller

INDIVIDUAL ACKNOWLEDGMENT

STATE OF OregonCOUNTY OF Klamath

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On this day before me, the undersigned Notary Public, personally appeared GLEN M. TINER and GLORIA JEANNE TINER, to me known to be the individuals described in and who executed the Modification of Deed of Trust, and acknowledged that they signed the Modification as their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 17 day of December, 2004.

By Erin M. Goularte Residing at Klamath Falls, Oregon

Notary Public in and for the State of Oregon My commission expires 11-28-2005

LENDER ACKNOWLEDGMENT

STATE OF FLORIDACOUNTY OF Duval

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On this 10 day of February, 2004, before me, the undersigned Notary Public, personally appeared Carolyn S. Blymiller and known to me to be the A.V.P.

, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Christina J. Nichols Residing at Jax, FL

Notary Public in and for the State of FLORIDA My commission expires 4-10-08



EXHIBIT "A"

LOT 4 AND THAT PORTION OF LOT 5, BLOCK 12, FIRST ADDITION TO KLAMATH RIVER ACRES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE CLERK OF KLAMATH COUNTY, OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF LOT 4, BLOCK 12, SAID POINT BEING ON THE EASTERLY BOUNDARY OF PONDEROSA LANE, THENCE FOLLOWING SAID EASTERLY BOUNDARY OF PONDEROSA LANE IN A SOUTHEASTERLY DIRECTION 73 FEET; THENCE NORTHEASTERLY ON A LINE PARALLEL TO THE SOUTH BOUNDARY OF SAID LOT 4 TO THE SOUTHWEST BOUNDARY OF LOT 2, BLOCK 12; THENCE FOLLOWING SAID SOUTHWEST BOUNDARY IN A NORTHWESTERLY DIRECTION TO THE SOUTHEAST CORNER OF LOT 4, BLOCK 12; THENCE SOUTHWESTERLY ALONG SAID SOUTHERLY BOUNDARY OF LOT 4 TO THE POINT OF BEGINNING, IN THE COUNTY OF KLAMATH, STATE OF OREGON.