

MTT 72192

AFTER RECORDING MAIL TO:

SOFCU Community Credit Union

3737 Shasta Way

Klamath Falls, OR 97603

2007-003429

Klamath County, Oregon



02/28/2007 11:25:16 AM

Fee: \$21.00

LOAN NO. 502016447

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**Real Estate Loan Modification Agreement
(FOR HOME EQUITY LINE OF CREDIT)**

This Loan Modification Agreement, made this 23rd day of February, 2007, between Maryann Young ("Borrower") and SOFCU Community Credit Union, ("Lender"), amends and supplements the Deed of Trust (Line of Credit Trust Deed) dated October 30, 2005 and recorded in Volume # M05, Page # 67374, in the office of the Clerk of Klamath County, Oregon, and the Home Equity Line of Credit Loan Agreement the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument defined therein as the "Property," located at:

10407 Preddy Avenue, Klamath Falls, Oregon 97603

The real property described being set forth as follows:

Unit 10407 (Preddy Avenue), Tract 1365 – FALCON HEIGHTS CONDOMINIUMS STAGE 2, according to the official plat thereof on file in the County Clerk of Klamath County, Oregon.

Credit limit is \$26,000.00 from \$11,000.00 to \$26,000.00. All other terms and conditions to remain the same.

Maryann Young
Borrower

Borrower

STATE OF OREGON, County of Klamath...) ss.

This instrument was acknowledged before me onFebruary 23, 2007.....

byMaryann Young.....

Sandra Handsaker
Notary Public for Oregon
My commission expires 7-19-07



This space reserved for recording label.