

MTCT0790

AFTER RECORDING MAIL TO:  
SOFCU Community Credit Union  
3737 Shasta Way  
Klamath Falls, OR 97603

2007-007582  
Klamath County, Oregon



04/27/2007 11:23:04 AM

Fee: \$26.00

LOAN NO. 501378901

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

This Loan Modification Agreement, made this 23<sup>rd</sup> day of April, 2007, between Frederick L. Carlile ("Borrower") and SOFCU Community Credit Union, ("Lender"), amends and supplements the Deed of Trust (Line of Credit Trust Deed) dated July 27, 2005 and recorded in Volume # M05, Page # 58002-08, 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:

115 Cross Road, Klamath Falls, OR 97603

The real property described being set forth as follows:

Please see attached exhibit "A"

Credit limit is \$50,000.00 from \$25,000.00 to \$50,000.00. All other terms and conditions to remain the same.

Frederick L. Carlile  
Borrower

\_\_\_\_\_  
Borrower

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

This instrument was acknowledged before me on April 23, 2007

by Frederick L. Carlile

Lisa Cooney  
Notary Public for Oregon  
My commission expires 5/4/09



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**EXHIBIT "A"**  
**LEGAL DESCRIPTION**

A tract of land situated in Government Lot 2 (referred to as the N1/2 SW1/4 NE1/4 by Volume M78, page 14501 of the Klamath County Deed Records) Section 1, Township 40 South, Range 8 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at a 5/8" iron pin with Tru-Line Surveying plastic cap on the Northeasterly right-of-way line of the Lower Klamath Lake Highway from which the NE1/16 corner of said Section 1 bears North 38° 39' 30" West 663.77 feet and North 89° 56' 19" East 1232.15 feet; thence South 38° 39' 30" East along said highway right-of-way, 180.69 feet to a 5/8" iron pin with Tru-Line Surveying plastic cap marking the Southwesterly corner of that tract of land described in said Volume M78, page 14501; thence North 89° 56' 19" East along the South boundary of said tract, 310.00 feet to a 5/8" iron pin with Tru-Line Surveying plastic cap; thence North 56° 57' 16" West 395.19 feet to a 5/8" iron pin with Tru-Line Surveying plastic cap; thence South 50° 47' 37" West 118.23 feet to the point of beginning, with bearings based on Midland Hills Estates subdivision.