



00035820200700199610050056

Recording Requested By:
Bank of America, NA

11/27/2007 09:54:48 AM

Fee: \$41.00



Record and Return To:
Fiserv Lending Solutions
P.O. BOX 2590
Chicago, IL 60690

21

Winford, Danda A

Loan Number: 68249014221699

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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 5th day of NOVEMBER, 2007, between DANDA A WINFORD, JAMES F WINFORD

("Borrower") and

Bank of America, NA, National Banking Association
("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"),
and Riders, if any, dated APRIL 9, 2007 and recorded in Book or Liber
at page(s) , instrument or document number 2007-007660
of the Land Records of KLAMATH, OREGON

[Name of Records]


[County and State, or other Jurisdiction]


and (2) the Agreement, bearing the same date as, and secured by, the Security Instrument, which covers the real and
personal property described in the Security Instrument and defined therein as the "Property", located at
7819 REEVE RD, LA PINE, OREGON 97739-9149

the real property described being set forth as follows:
SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

The Principal amount secured by the Security Instrument is changing from \$ 50,000.00
to \$ 75,000.00 . The maturity date described in the Security Instrument is changed to
NOVEMBER 5, 2032

CONTINUING VALIDITY. Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Agreement and Security Instrument. Except as otherwise specifically provided in this Modification, the Agreement and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. Borrower also shall comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument.

 (Seal)
DANDA A WINFORD -Borrower

 (Seal)
JAMES F WINFORD -Borrower

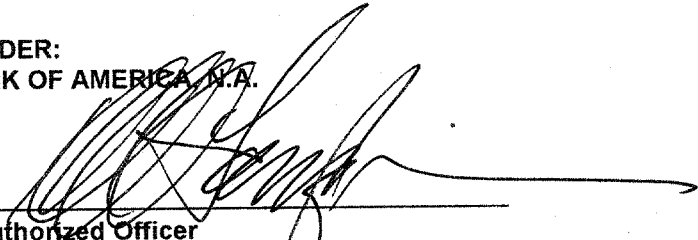
____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

____ (Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X 
Authorized Officer
Henry Longheim

_____[Space Below This Line For Acknowledgment]_____

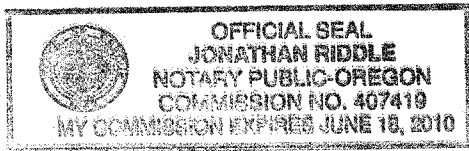
State of Oregon)
County of KLAMATH Deschutes) ss.

On Nov 5, 2007 before me, Jonathan Riddle (Notary public)

personally appeared DANDA A WINFORD, JAMES F WINFORD

personally known to me (or proved to me on the basis of satisfactory evidence) 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 in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.



Jonathan Riddle
NOTARY SIGNATURE

Jonathan Riddle
(Typed Name of Notary)

NOTARY SEAL

LENDER ACKNOWLEDGMENT

State of Oregon)
County of Deschutes) ss.

On this 5 day of Nov 2007, before me, the undersigned Notary Public,

personally appeared Henry Langkin,

and known to me to be the BCM

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: [Signature]

Notary Public in and for the State of: OR

Residing at: 1210 NE 3rd St

Bend, OR 97701

My commission expires: 6/18/07



FLS ID: H309FZJC

SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATED IN LA PINE, COUNTY OF KLAMATH, AND STATE OF OREGON, TO WIT:

LOT 7, BLOCK 1, NEW PINE ACRES, IN THE CITY OF LA PINE, KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 7819 REEVE ROAD

PARCEL ID: R-2310-016A0-00800-000