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02/15/2008 09:04:08 AM

Fee: \$41.00

Recording Requested By:
Bank of America, NA

WHEN RECORDED RETURN TO:
FISERV LENDING SOLUTIONS
P.O. BOX 2590
CHICAGO IL 60690

Loan Number: 68161001189999



SCHILL, ELIZABETH B

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

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MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 31st day of JANUARY, 2008, between ELIZABETH B SCHILL

("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 AUGUST 29, 2005 and recorded in Book or Liber at page(s) , instrument or document number 05-66563 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 5657 INDEPENDENCE ST, KLAMATH FALLS, OREGON 97603

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 \$ 36,000.00 to \$ 56,000.00 . The maturity date described in the Security Instrument is changed to JANUARY 31, 2033

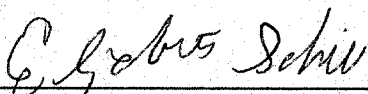
ELIZABETH B SCHILL/995080281355040

MODIFICATION OF SECURITY INSTRUMENT
MSIPP.BOA 03/28/07

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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.



ELIZABETH B SCHILL (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

LENDER:
BANK OF AMERICA, N.A.

X _____
Authorized Officer

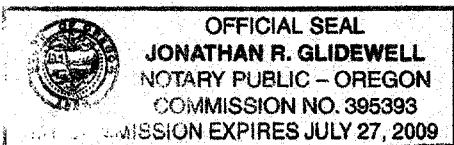
[Space Below This Line For Acknowledgment]

State of OREGON)
) ss.
County of KLAMATH)

On 1/31/08 before me, Jonathan Glidewell, a notary public
personally appeared ELIZABETH B SCHILL

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.



NOTARY SEAL


NOTARY SIGNATURE

Jonathan Glidewell
(Typed Name of Notary)

LENDER ACKNOWLEDGMENT

State of _____)
County of _____) ss.

On this _____ day of _____, before me, the undersigned Notary Public,
personally appeared _____,
and known to me to be the _____

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: _____ Residing at: _____
Notary Public in and for the State of: _____
My commission expires: _____

FLS ID: I029FJK0

SCHEDULE A

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

LOT 11, INDEPENDENCE TRACTS, IN THE CITY OF KLAMATH FALLS, KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 5657 INDEPENDENCE ST

PARCEL ID: 547723