

2008-004647  
Klamath County, Oregon



00043301200800046470050059

03/31/2008 09:22:48 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: 68160500251999

[Space Above This Line For Recording Data]

## MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 3rd day of MARCH, 2008, between DANIEL G HOUGLUM, NANCY M HOUGLUM

("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 4, 2006 and recorded in Book or Liber  
at page(s) , instrument or document number 2006019431 ,  
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  
7806 CANNON AVE, 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 \$ 27,000.00  
to \$100,000.00 . The maturity date described in the Security Instrument is changed to  
MARCH 3, 2033



HOUGLUM, DANIEL G

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

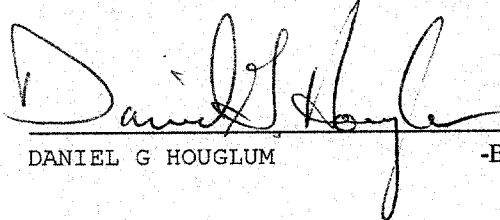
DANIEL G HOUGLUM/995080581347121

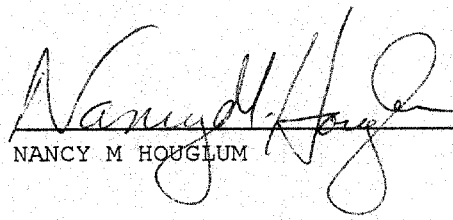
MODIFICATION OF SECURITY INSTRUMENT  
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**CONTINUING VALIDITY.** Except as expressly provided in the Modification paragraph above, the terms of the original Security Instrument shall remain in full force and effect. Nothing in this Modification shall 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.

 (Seal)  
DANIEL G HOUGLUM -Borrower

 (Seal)  
NANCY M HOUGLUM -Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

\_\_\_\_ (Seal)  
-Borrower

**LENDER:**  
**BANK OF AMERICA, N.A.**

X \_\_\_\_\_  
Authorized Officer

**DANIEL G HOUGLUM/995080581347121**  
MODIFICATION OF SECURITY INSTRUMENT  
MSIPP.BOA 03/28/07

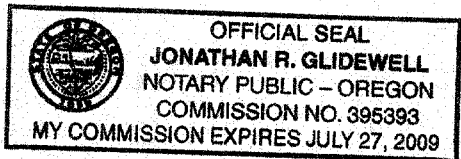
\_\_\_\_\_[Space Below This Line For Acknowledgment]\_\_\_\_\_

State of OREGON )  
 ) ss.  
County of KLAMATH )


On 3/3/08 before me, Jonathan R. Glidewell, a notary public  
personally appeared DANIEL G HOUGLUM, NANCY M HOUGLUM

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 \_\_\_\_\_ )  
 ) ss.  
County of \_\_\_\_\_ )

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: I0599832

## **SCHEDULE A**

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

LOT 40, SKYLINE VIEW, IN THE CITY OF KLAMATH FALLS, KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 7806 CANNON AVE

PARCEL ID: 00R589731

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