

2008-013149

Klamath County, Oregon



00053563200800131490050057

Recording Requested By:  
BANK OF AMERICA, N.A.  
Consumer Post Closing Review FL9-700-04-21  
9000 Southside Blvd., Bld. 700

09/22/2008 10:29:32 AM

Fee: \$41.00

WHEN RECORDED RETURN TO:

FISERV LENDING SOLUTIONS  
350 NORTH ORLEANS ST  
RECEIPT & DISPATCH 8TH FLOOR -700-04-21  
CHICAGO IL 60654

Loan Number: 68169002160799

[Space Above This Line For Recording Data]

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

This Modification of Security Instrument ("Modification"), made this 5th day of SEPTEMBER, 2008, between SHARON L JOHNSON, RICHARD L JOHNSON

("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 OCTOBER 9, 2001 and recorded in Book or Liber M01, at page(s) 51623, instrument or document number 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 112 LEACH DRIVE, MIDLAND, OREGON 97634

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 \$ 40,000.00 to \$50,000.00

The maturity date described in the Security Instrument is changed to SEPTEMBER 5, 2033



JOHNSON, SHARON L

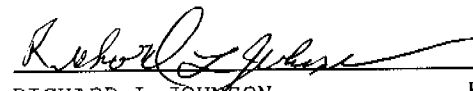
Record and Return To:  
Fiserv Lending Solutions  
P.O. BOX 2590  
Chicago, IL 60690

SHARON L JOHNSON/995081922027010

MODIFICATION OF SECURITY INSTRUMENT  
MSIPP.BOA 04/03/08

**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.

  
SHARON L JOHNSON (Seal)  
-Borrower

  
RICHARD L JOHNSON (Seal)  
-Borrower

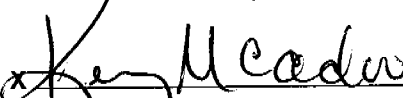
\_\_\_\_\_  
(Seal)  
-Borrower

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

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

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

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

  
Authorized Officer Signature

X Kerry McAdoo OFFICER  
Print Authorized Officer Name

SHARON L JOHNSON/995081922027010  
MODIFICATION OF SECURITY INSTRUMENT  
MSIPP.BOA 04/03/08

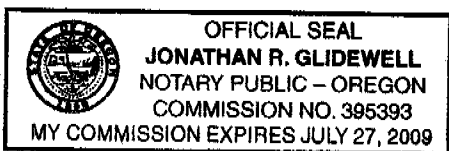
[Space Below This Line For Acknowledgment]

State of OREGON )  
 ) ss.  
County of KLAMATH )

On 9/5/08 before me, Jonathan Glidewell, a notary public  
personally appeared SHARON L JOHNSON, RICHARD L JOHNSON

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 SIGNATURE

Jonathan Glidewell  
(Typed Name of Notary)

NOTARY SEAL

LENDER ACKNOWLEDGMENT

State of FLORIDA )  
County of DUVAL ) ss.

On this 10th day of SEPTEMBER, 2008 before me, the undersigned Notary Public,

personally appeared KERRY McADOO,

Authorized Officer

and known to me to be the OFFICER

Authorized Officer Title

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.

Notary Public in and for the State of:  
FLORIDA

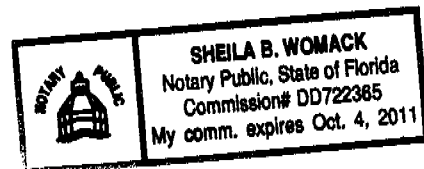
Residing at: BANK OF AMERICA  
9000 SOUTHSIDE BLVD., BLDG. 700  
JACKSONVILLE, FL 32256

My commission expires: OCT. 4, 2011

By: Sheila B. Womack  
Notary Signature

SHEILA B. WOMACK

Print Notary Name



FLS ID: I218F9R7

## **SCHEDULE A**

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

LOT 1, BLOCK 3, MIDLAND HILLS ESTATES, IN THE CITY OF MIDLAND,  
KLAMATH COUNTY, OREGON.

PROPERTY ADDRESS: 112 LEACH DR

PARCEL ID: 4008-1AB-2900