

2008-013793

Klamath County, Oregon



00054341200800137930050059



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

10/07/2008 11:27:47 AM

Fee: \$41.00

Haddock, Michael R

WHEN RECORDED RETURN TO:

FISERV LENDING SOLUTIONS

P.O. BOX 2590

700-04-21

CHICAGO IL 60690

Loan Number: 68161001030299

[Space Above This Line For Recording Data]

MODIFICATION OF SECURITY INSTRUMENT (Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 22nd day of AUGUST, 2008, between MICHAEL R HADDOCK

("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 JUNE 23, 2005 and recorded in Book or Liber

at page(s) , instrument or document number **MO5-61587**

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 1422 SISKIYOU ST, KLAMATH FALLS, OREGON 97601

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 \$ 25,000.00 to \$50,000.00

The maturity date described in the Security Instrument is changed to AUGUST 22, 2033

MICHAEL R HADDOCK/995082281527270

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.

Michael R. Haddock (Seal)
MICHAEL R HADDOCK -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

LENDER:
BANK OF AMERICA, N.A.

X Diane M Schmidt
Authorized Officer Signature

X DIANE M SCHMIDT
Print Authorized Officer Name

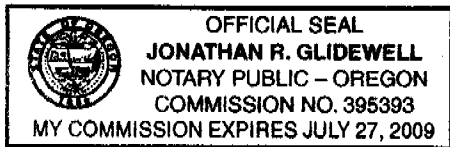
[Space Below This Line For Acknowledgment]

State of OREGON)
) ss.
County of KLAMATH)

On 8/22/08 before me, Jonathan R. Glidewell, notary public
personally appeared MICHAEL R HADDOCK

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 R. Glidewell
(Typed Name of Notary)

NOTARY SEAL



LENDER ACKNOWLEDGMENT

State of FLORIDA)
) ss.
County of DUVAL)

On this 25th day of AUGUST, 2008, before me, the undersigned Notary Public,

personally appeared DEBORAH HAWKINS
Authorized Officer

and known to me to be the OFFICER
Authorized Officer Title

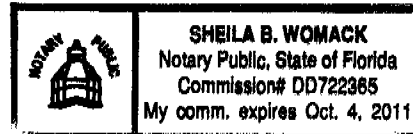
authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and 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.

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

Notary Public in and for the State of:
FLORIDA

My commission expires: OCT. 4, 2011
Expiration Date

By: Sheila B. Womack
Notary Signature
SHEILA B. WOMACK
Print Notary Name



12344902

SCHEDULE A

THE FOLLOWING REAL PROPERTY SITUATE IN COUNTY OF KLAMATH AND STATE OF OREGON, DESCRIBED AS FOLLOWS:

LOT 52, WEST PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

PARCEL ID: R-3809-029CB-06800-000

PROPERTY ADDRESS: 1422 SISKIYOU ST