

WTC 84851-SH

2009-006928

Klamath County, Oregon



00066234200900069280030030

05/18/2009 11:25:04 AM

Fee: \$31.00

Recording Requested by &
When Recorded Return to:
US Bank, N.A.
1850 Osborn Avenue
Oshkosh, WI 54902

MODIFICATION TO DEED OF TRUST (LINE AGREEMENT)

This Modification modifies a Home Equity Line Agreement and a Deed of Trust. Terms used in this Modification:

Home Equity Line Agreement
Modification Date: 5/8/2009
Note Date: 5/17/2006
Maturity Date: 5/16/2031
Account Number ending in: ****0933
Original Credit Limit: \$50,000.00
New Credit Limit: \$42,500.00
Borrowers: (as listed on mortgage) Elizabeth Lowry and Luke A Lowry

Bank: US Bank National Association
4325 17th Avenue SW
Fargo, ND 58103

The Deed of Trust is described on Exhibit A to this Modification. The Grantors are also listed on Exhibit A.

The Borrowers and the Bank entered into the Home Equity Line Agreement. The Grantors have signed the Deed of Trust securing the Home Equity Line Agreement. The deed of trust Property and other information about the deed of trust are described on Exhibit A.

The Borrowers and the Bank agree that the Home Equity Line Agreement is modified to decrease the Original Credit Limit to the amount of the New Credit Limit as shown above. The Grantors and the Bank agree that the Deed of Trust is modified to secure the entire New Credit Limit on the Home Equity Line Agreement. The maximum principal indebtedness secured by the Deed of Trust as modified by this Modification is the New Credit Limit shown above. There is no additional indebtedness secured by this Modification.

Borrowers and Grantors:

X Elizabeth Lowry 5/13/09
Elizabeth Lowry aka Elizabeth M. Merkley Date
X Luke A Lowry 5/14/09
Luke A Lowry Date
X _____
Date
X _____
Date

NOTE - 12971
Elizabeth M. Merkley

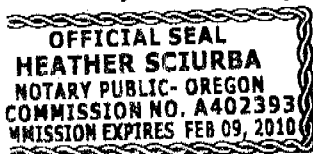
Note: Only those persons named as Grantors in Exhibit A have an interest in the Deed of Trust Property and are signing to modify the Deed of Trust. All other signers are signing merely to modify the Home Equity Line Agreement

State of Oregon)
County of Klamath ss.

On this 13 day of May, 2009 before me, a notary public, personally appeared

Elizabeth M. Merkley
known or identified to me 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.

Showard
Notary Public
Notary printed name Showard
My commission expires 11-18-11



31PMT

Attached to Modification to Dad of Trust (Line of Credit)
notarized on May 14, 2009 by Heather Sciorba.

State of Oregon
County of KLAMATH

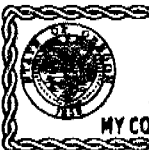
This instrument was acknowledged before me on May 14, 2009
by Luke A. Lowry
as [Signature]
of [Signature]



Heather Sciorba

(Notary Public for Oregon)

My commission expires Feb 9, 2010



MODIFICATION TO DEED OF TRUST (LINE AGREEMENT) – EXHIBIT A

Deed of Trust – a deed of trust signed, dated and recorded as shown.

Grantors: Elizabeth Lowry and Luke A Lowry

Trustee: US Bank Trust Company, National Association

Beneficiary: US Bank National Association

Deed of Trust Date: 5/17/2006

Deed of Trust Recording Date: 6/26/2006

Recording Office: Klamath County Oregon

Deed of Trust Recording Information: Document No. M06-12971

Legal Description of Property:

The North 1/2 of Tract 17, Junction Acres, according to the official plat thereof on file and in the office of the County Clerk of Klamath County, Oregon. Situated in the County of Klamath and State of Oregon.

Parcel ID: R590710

Property Address: 3447 Highway 39, Klamath Falls, OR 97603

Certificate No.(Torrens Only):

This instrument drafted by:
U.S. Bank National Association ND
Attn: Ann K Gurno 920-426-7796
1850 Osborn Avenue
Oshkosh, WI 54902

Mail Tax Statements to: