

85328

2009-010073
Klamath County, Oregon

After Recording
Return to: Keybank National Association
P.O. Box Boise, ID 83715
16430



07/24/2009 11:22:53 AM

Fee: \$21.00

Modification of Home Equity Agreement and Mortgage/Deed of Trust Modification Agreement

Account No. 091680847190

This Modification of Home Equity Agreement and Mortgage/Deed of Trust dated July 21, 2009 is executed and delivered by the customer(s) signing below ("you") to Key Bank National Association ("Bank").

This Modification is to the Home Equity Agreement ("Agreement") you gave Bank dated September 17, 2005, in the principal amount of \$100,000.00 ("Original Credit Line"). The Agreement is secured by a Mortgage/Deed of Trust dated September 17, 2005, recorded in Book/Liber M05, Page 65998 in the records of the Recorder of Klamath County, Oregon ("Security Instrument"), which Security Instrument was originally given as security for the Original Credit Line.

The Agreement is modified to decrease the Original Credit Line to a principal line amount of \$88,500.00. The parties agree that the decrease is to both (i) the principal sum of the indebtedness secured by the Security Instrument and (ii) the maximum amount of obligatory loan advances provided for in the Agreement. All other terms and conditions of the Agreement will remain in full force and effect and shall apply to the additional principal amount, if applicable.

This Modification does not constitute a waiver or novation of the Agreement, Security Instrument or their terms and shall not adversely affect the validity or lien priority of the Mortgage/Deed of Trust or any other mortgage or other instrument executed and delivered as security for the indebtedness now evidenced by this Modification, which mortgage liens and/or security interests are hereby agreed to be continued in full force and effect.

Signed and acknowledged in the presence of: See notary below

X James J Mieloszyk
JAMES J MIELOSZYK

X Karyn M Mieloszyk
KARYN M MIELOSZYK

(Witness Signature)

(Witness Signature)

* KeyBank National Association acknowledges Modification to decrease line to \$88,500.00.

X Joel P. Martineau
Joel P. Martineau, Officer

This instrument was prepared by: KeyBank National Association

State of Oregon,
County of KLAMATH, SS:

On the 23 day of July, 2009, before me, the undersigned, personally appeared JAMES J MIELOSZYK AND KARYN M MIELOSZYK, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to within instrument and acknowledged to me that she execute the same in her capacity and that by her signature on the instrument, the individual or the person upon behalf of which the individual acted executed the instrument.

Lisa Weatherby
Notary Public



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