2009-014301 Klamath County, Oregon

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Recording Requested By: BANK OF AMERICA, N.A. Consumer Post Closing Review FL9-700-04-21 9000 Southside Blvd., Bld. 700 Jacksonville, Florida 32256

11/06/2009 11:01:22 AM

Fee: \$57.00



Record and Return To: Fisery Lending Solutions P.O. BOX 2590

1-21

Selseth, Richard A

Chicago, IL 60690

Loan Number: 68160100624299

WHEN RECORDED RETURN TO: FISERV P.O. BOX 2590 CHICAGO IL 60690

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MODIFICATION OF SECURITY INSTRUMENT

(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 23rd day of OCTOBER 2009 , between RICHARD A SELSETH, EULA N SELSETH

("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 FEBRUARY 27, 2003 and recorded in Book or Liber M03, at page(s) 16392, 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 1070 CEDAR RIDGE ROAD, 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 \$ 70,000.00 to \$100,000.00 . The maturity date described in the Security Instrument is changed to OCTOBER 23, 2034

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.

EULA N SELSETH -Borrower	RD A SELSETH -Borrower	
(Seal) -Borrower	(Seal) -Borrower	
(Seal) -Borrower	(Seal) -Borrower	

LENDER:

BANK OF AMERICA, N.A.

Authorized Officer Signature

Print Authorized Officer Name

May Jah Sa Nay Jachson

[s	Space Below This Line For A	Acknowledgment] —	
State of) ss.		
County of <u>KLAMATH</u> On 10/23/09) ss.		
on 10/23/09	before me, O	aniel Hernandez	
personally appeared RICHARD A	SELSETH, EULA	N SELSETH	
personally known to me (or proved to is/are subscribed to the within instrume authorized capacity(ies), and that by behalf of which the person(s) acted, ex WITNESS my hand and official seal.	ent and acknowledged to his/her/their signature(s)	me that he/she/they executed	the same in his/her/their
OFFICIAL SEAL DANIEL HERNANDE NOTARY PUBLIC - ORE COMMISSION NO, 408 MY COMMISSION EXPIRES MAY	GON 9 1964 8	Daniel Hernand NOTARY SIGNATURE	200/82
NOTARY SEAL		(Typed Name of Notary)	

LENDER ACKNOWLEDGMENT

State of Florida)	
County of) ss.	
On this 28 th day of October	2009 before me, the undersigned Notary Public,
personally appeared Da Nay Tackso	Difficer ,
and known to me to be the OFFICER OF BANK	OF AMERICA
Authorized Off	
authorized agent for the Lender that executed the within and to be the free and voluntary act and deed of the said Lendedirectors or otherwise, for the uses and purposes therein me to execute this said instrument and that the seal affixed is the	er, duly authorized by the Lender through its board of ntioned, and on oath stated that he or she is authorized
	Residing at: Bank of America
Notary Public in and for the State of:	9000 Southside Blvd., Bld. 70
FLORIDA	Jacksonville, FL 32256
My complission expires: 13-4-3011 Expiration Date By: William Date	SHEILA B. WOMACK Notary Public, State of Florida
Should B. Womack	Commission# DD722365 My comm. expires Oct. 4, 2011

Print Notary Name

J2872773

SCHEDULE A

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

LOT 28 IN BLOCK 6 OF TRACT 1140, LYNNEWOOD FIRST ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

PARCEL ID: R425631

PROPERTY ADDRESS: 1070 CEDAR RIDGE RD