

2011-014066

Klamath County, Oregon



00111690201100140660050059

When Recorded Return To:
Indecomm Global Services
2925 Country Drive
St. Paul, MN 55117

12/22/2011 10:44:00 AM

Fee: \$57.00

77444504

[Space Above This Line For Recording Data]

Toll 053133
FL 2450 pro

MODIFICATION OF DEED OF TRUST
(Home Equity Line of Credit)

This Modification of Security Instrument ("Modification"), made this 6th day of DECEMBER, 2011, between DOUGLAS D MCINNIS, JOY M MCINNIS

("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 SEPTEMBER 23, 2003 and recorded in Book or Liber
at page(s) recorded 1019/2003, instrument or document number M03-75391-3
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 8321 HILL RD, KLAMATH FALLS, OREGON 97603

the real property described being set forth as follows:

SCHEDULE A ATTACHED HERETO AND MADE A PART OF.

DOUGLAS D MCINNIS/995112751319100

MODIFICATION OF DEED OF TRUST
ORMSI.BOA 05/04/11

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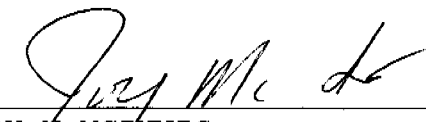


The Principal amount secured by the Security Instrument is changing from \$ 80,000.00
to \$ 120,000.00 . The maturity date described in the Security Instrument is changed to
DECEMBER 6, 2036

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.



DOUGLAS D MCINNIS (Seal)
-Borrower



JOY M MCINNIS (Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

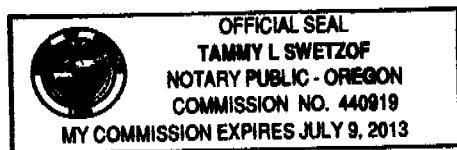
DOUGLAS D MCINNIS/995112751319100

MODIFICATION OF DEED OF TRUST
ORMSI.BOA 05/04/11

State of OREGON

County of KLAMATH

This instrument was acknowledged before me on 12/06/11 by
DOUGLAS D MCINNIS, JOY M MCINNIS



Tammy L Swetzof
Signature Tammy L Swetzof
Notary Public State of Oregon
My commission expires: July 9, 2013

DOUGLAS D MCINNIS/995112751319100

MODIFICATION OF DEED OF TRUST
ORMSI.BOA 05/04/11

LENDER:

BANK OF AMERICA, N.A.

X *Harry L. Smith*
Authorized Officer Signature

X Tammy L Swetzof
Print Authorized Officer Name

LENDER ACKNOWLEDGMENT

State of Oregon

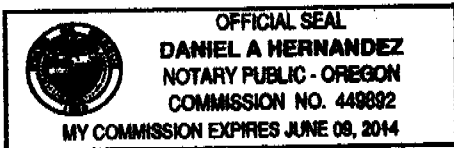
County of Klamath

This instrument was acknowledged before me on 12/6/11 by
(date)

Tammy L Swetzof
(name(s) of person(s))

as Manager
(type of authority, e.g. officer, trustee, etc.)

of Bank of America
(name of party on behalf of whom instrument was executed)



Daniel A Hernandez
Signature Daniel A Hernandez
Personal Banker
Title (and Rank)

My commission expires: June 09, 2014

DOUGLAS D MCINNIS/995112751319100

MODIFICATION OF DEED OF TRUST
ORMSI.BOA 05/04/11



Appraisal * Title * Settlement * Default

100 Beecham Drive Pittsburgh PA 15205-2550

Phone: 412.921.7400 * Toll Free: 800.753.3339 * Fax: 412.921.7447 * Toll Free: 800.252.1465 * www.nreis.com

ORDER: T011-053133

RE: MCINNIS, DOUGLAS D
MCINNIS, JOY M
8321 HILL RD
KLAMATH FALLS, OR 97603
KLAMATH COUNTY

SCHEDULE A
LEGAL DESCRIPTION

THE FOLLOWING DESCRIBED REAL PROPERTY IN THE COUNTY OF
KLAMATH AND STATE OF OREGON.

PARCEL 2 OF LAND PARTITION 64-95 SITUATED IN THE E ONE HALF
E ONE HALF: OF SECTION 28, TOWNSHIP 39 SOUTH, RANGE 10 EAST
WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON.

ADDRESS: 8321 HILL RD; KLAMATH FALLS, OR 97603.

tax map n parcel Id #: R-3910-02800-00102



+U02337709+

2450 12/15/2011 77444504/1