

71216

When recorded, mail to:  
NEW CENTURY MORTGAGE CORPORATION  
ATTN: JO ELLEN PARISI  
17701 COWAN STREET, SUITE 100  
IRVINE, CA 92614

Space above this line for recorder's use

Loan Number 197716

**MODIFICATION AGREEMENT**

THIS MODIFICATION AGREEMENT ("AGREEMENT") is made on October 27, 1998, by  
and between NEW CENTURY MORTGAGE CORPORATION herein designated as the  
("BENEFICIARY") and Lynda D. Goins  
\_\_\_\_\_  
("Borrower(s)").

WHEREAS, BENEFICIARY is the holder of a certain Promissory Note executed by Borrower(s) in the  
initial principal amount of \$ 40,500.00, dated October 14, 1998  
("Note") which is secured by a Mortgage, Deed of Trust or Security Deed (the "Security Instrument")  
dated October 14, 1998 recorded in the Office of the County Recorder  
Klamath County Oregon as Instrument  
Number M9838290 on 10/19/98 of Official Records of the County.

NOW THEREFORE, for value received, the parties hereto modify the above-referenced

Note and/or  Security Instrument and/or  Note and Deed of Trust as follows:

**The Note and Deed of Trust is hereby modified to show no prepayment penalty. Therefore, there is no prepayment rider to either the Note or the Deed of Trust.**

Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and/or Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower(s) and Beneficiary will be bound by, and comply with, all of the terms and provisions of the Note, Security Instrument, and Rider(s), as amended by this Agreement.

15-  
ck

BORROWERS:

Lynda D. Goins  
LYNDA D. GOINS

NEW CENTURY MORTGAGE CORPORATION  
A CALIFORNIA CORPORATION

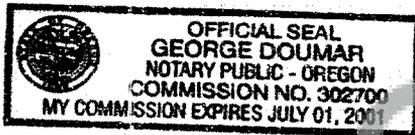
By: [Signature]  
GINA GONZALES  
A V P SHIPPING MGR

State of Oregon  
County of Klamath

On November 3, 1998 before me George Doumar  
personally appeared Lynda D. Goins and \_\_\_\_\_  
and \_\_\_\_\_

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 this Modification Agreement. Witness my hand and official seal.

George Doumar  
Notary Public in and for the State of Oregon

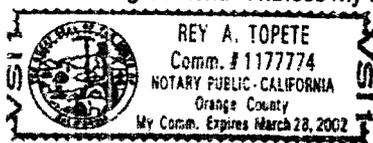


(This area for official notarial seal)

State of California  
County of Orange

On November 9, 1998 before me Rey A. Topete  
personally appeared Gina Gonzales and \_\_\_\_\_  
and \_\_\_\_\_

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 this Modification Agreement. Witness my hand and official seal.



[Signature]  
Notary Public in and for the State of California

(This area for official notarial seal)

This instrument prepared by: \_\_\_\_\_

STATE OF OREGON: COUNTY OF KLAMATH: ss.

Filed for record at request of New Century Mortgage the 10th day  
of December A.D., 19 98 at 2:51 o'clock P. M., and duly recorded in Vol. M98  
of Mortgages on Page 45151.

FEE \$15.00

By Berntha G. Letsch, County Clerk  
Kathleen Ross