

JUL-20-01 01:06PM FROM-NEW CENTURY MORTGAGE

1-858-385-8162

T-339 P.02/03 F-288

Vol M01 Page 59538

'01 NOV 20 PM3:32

When recorded, mail to:

NEW CENTURY MORTGAGE CORP.
18400 VON KARMAN, SUITE 1000
IRVINE, CA 92612State of Oregon, County of Klamath
Recorded 11/20/01 3:32 p m.
In Vol. M01, Page 59538
Linda Smith, County Clerk
Fee \$ 21.00 # of Pgs 3KS7805

Space above this line for recorder's use

Loan Number 522368**MODIFICATION AGREEMENT**THIS MODIFICATION AGREEMENT ("AGREEMENT") is made on 11/09/01
by and between NEW CENTURY MORTGAGE CORPORATION herein designated as the
("LENDER") and Douglas P. Ringulet and Juliet E. Ringulet_____
("Borrower(s)").WHEREAS, LENDER is the holder of a certain Promissory Note executed by Borrower(s) in the
initial principal amount of \$ 39,500.00, dated November 5, 2001
("Note") which is secured by a Mortgage, Deed of Trust or Security Deed (the "SecurityInstrument") dated November 5, 2001 recorded in the Office of the CountyRecorder Klamath County, _____ asInstrument Number M01 pg 57732 on 11/09/01 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 ☒ _____
as follows:Correct subject property address to reflect 2338 Garden Avenue,
Klamath Falls, Or. 97601.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
Lender 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.

K31

59539

BORROWERS

[Signature]
Douglas P. Ringulet
[Signature]
Juliet E. Ringulet

NEW CENTURY MORTGAGE CORPORATION
A CALIFORNIA CORPORATION

By: *[Signature]*

By: _____

State of Oregon

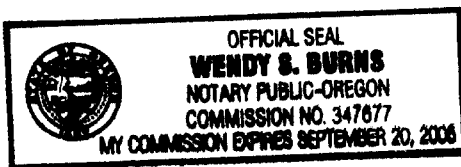
County of Josephine

On November 9, 2001 before me Wendy S. Burns

personally appeared Douglas P. Ringulet and _____

Juliet E. Ringulet 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 Oregon

(This area for official notarial seal)

State of Oregon

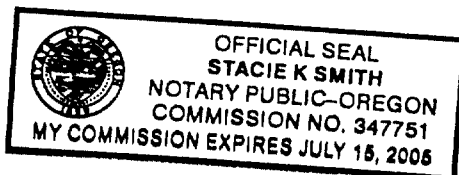
County of Lane

On November 9, 2001 before me Stacie K. Smith

personally appeared David Doak 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 Oregon


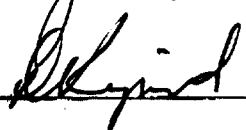
(This area for official notarial seal)

This instrument prepared by: *[Signature]*

59540

Schedule 'A'

Borrowers Instructions
 Closing Instructions
 Title Instructions
 Disbursement
 Notice of Right to Cancel
 Reg Z
 Itemization of Amount Financed
 HUD-1
 Hazard Insurance Authorization and Requirements
 Impound Authorization
 30 Day Letter
 Occupancy Affidavit
 W-9
 Compliance Agreement/Borrower Certification
 Flood Certification and Authorization
 Servicing Disclosure

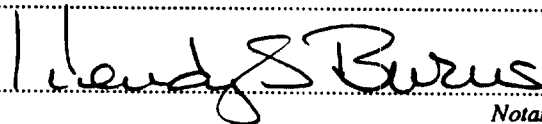



STATE OF OREGON, County of Josephine ss.

This instrument was acknowledged before me on November 16, ~~xx~~ 2001,
 by Juliet Ringulet and Douglas P. Ringulet

This instrument was acknowledged before me on _____, 19____,
 by _____

as _____
 of _____


 Notary Public for Oregon.

My Commission expires 9/20/2005

