

Recording Requested by
First Horizon Home Loans

Vol M02 Page 56573

AND WHEN RECORDED MAIL TO:

State of Oregon, County of Klamath
Recorded 10/03/2002 10:59 a. m.
Vol M02, Pg 56573-76
Linda Smith, County Clerk
Fee \$ 36.00 # of Pgs 4
500 opa

First Horizon Home Loans
4000 Horizon Way
Irving, Texas 75063

Attention: **Loss Mitigations Dept.**

FH Loan: 0016927188 - DANIEL S CRENSHAW

Space Above for Recorder's Use

200634967

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made this 1st day of August, 2002 between DANIEL S CRENSHAW & FAYE L CRENSHAW (the "Borrower[s]") and First Horizon Home Loans amends and supplements that certain [Mortgage/Deed of Trust] (the "Security Instrument") dated 08/06/99 and recorded in Volume M99, at page 31892, of the Official Records of the Klamath County, Oregon and covers the real property specifically described in the Security Instrument and defined therein as the "Property", located at 4406 BOARDMAN AVENUE, KLAMATH FALLS, OR 97603 as follows:

The following described real estate in Klamath County, in the State of Oregon

The Northerly 75 feet of Lots 21,22,23 and 24 in Block 10 of St. Francis Park: according to the Official Plat thereof on file in the Office of the County Clerk of Klamath County, Oregon.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

"Borrower owes Lender the principal sum of:

Seventy One Thousand, Six Hundred Ninty Six Dollars and forty-nine cents

(U.S. \$ 71,696.49). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on August 1, 2032

The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] and First Horizon Home Loans shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

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5 opa

If one or more riders are executed by the Borrower and recorded together with this Modification, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Modification as if the rider(s) were a part of this Modification.

☐ 1 - 4 Family Rider - Assignment of Rents

☒ Modification Due on Transfer Rider

SIGNED AND ACCEPTED THIS 28th DAY OF August 2002 BY
BORROWERS:

Daniel S. Crenshaw
DANIEL S CRENSHAW

Faye L Crenshaw
FAYE L CRENSHAW

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Oregon, Klamath County, On this 28 day of August, 2002,
before me the undersigned, a Notary Public in and for said Commonwealth, personally appeared

Daniel and Faye Crenshaw
known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s)
subscribed to the foregoing instrument and acknowledged that
executed the same.

Witness my hand and



Signature

Sandra J. McDowell
Sandra J. McDowell
Name (typed or printed)

My commission expires:

FIRST HORIZON HOME LOANS

SIGNED THIS DATE:

8/29/02

BY:

Sheryl Court
Vice President

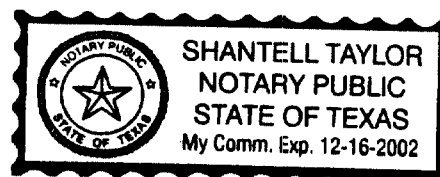
State of Texas, Dallas County, On this 29th Day of August, 2002, before me the
undersigned, a Notary Public in and for said State, personally appeared Sheryl Court, Vice President for First
Horizon Home Loans, known to me, or proved to me on the basis of satisfactory evidence to be the person
whose name subscribed to the foregoing instrument and acknowledged that she executed the same.

Witness my hand and official seal.

Signature

Shantell Taylor
SHANTELL TAYLOR
Name (typed or printed)

My commission expires:



MODIFICATION DUE ON TRANSFER RIDER**Loan No.: 0016927188**

THIS MODIFICATION DUE ON TRANSFER RIDER, effective the 1st Day of August, 2002 is incorporated into and shall be deemed to amend and supplement the Loan Modification Agreement of the same date made by DANIEL S CRENSHAW & FAYE L CRENSHAW (the "Borrower") and First Horizon Home Loans (the "Lender") covering the Property described in the Loan Modification Agreement located at:
4406 BOARDMAN AVENUE
KLAMATH FALLS , OR 97603

In addition to the covenants and agreements made in the Loan Modification Agreement, the Borrower and Lender covenant and agree as follows:

A. Notwithstanding any other covenant, agreement or provision of the Note and Security Instrument, as defined in the Loan Modification Agreement, the Borrower agrees as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, as its option, require immediate payment in full of all sums secured by the security instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of the Loan Modification agreement.

If Lender exercises this option, Lender shall give Borrower notice of acceleration. This notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke remedies permitted by the Security Instrument without further notice or demand on Borrower.

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B. Except as otherwise specifically provided in this Modification Due on Transfer Rider, the Loan Modification Agreement, the Note and Security Instrument will remain unchanged and in full effect.

August 28, 2002
Date
Daniel S Crenshaw
DANIEL S CRENSHAW (Seal)
Borrower

August 28, 2002
Date
Faye L Crenshaw
FAYE L CRENSHAW (Seal)
Borrower

Date

(Seal)
Borrower

Date

(Seal)
Borrower

8/29/02
Date
First Horizon Home Loans
By: [Signature]