

'03 JUN 9 AM 10:06

Recording Requested by
Countrywide Home Loans, Inc.

Vol M03 Page 47322

AND WHEN RECORDED MAIL TO:

pt Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **Marty Watrous**
CLD Deficiency Department
DOC. ID#: **0000219657092005N**

State of Oregon, County of Klamath
Recorded 07/09/2003 10:06 Am.
Vol M03 Pg 47322-24
Linda Smith, County Clerk
Fee \$ 31.00 # of Pgs 3

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE DEED OF TRUST

MIN#: 100015700020194409

This Loan Modification Agreement (the "Agreement"), made this **24th** day of **April, 2003** between **JOHN HICKEY and DAWN PEREZ**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **Deed of Trust** dated **March 07, 2003** and granted or assigned to **Mortgage Electronic Registration Systems, Inc.**, as mortgagee of record (**solely as nominee for Lender and lender's successors and assigns, P.O. Box 2026, Flint, Michigan 48501-2026**) and recorded on **March 20, 2003 as Book Number M03, Page Number 16731** in the Official Records of the **KLAMATH** County, State of **OREGON** (the "Security Instrument"), and covering the real property specifically described as follows:

This property is more commonly known as: **545 HANK STREET #25**
KLAMATH FALLS, OR 97601

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

- **To correct the vesting to read John Hickey and Dawn Perez, with rights of survivorship.**

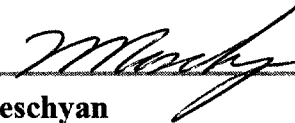
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide 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.

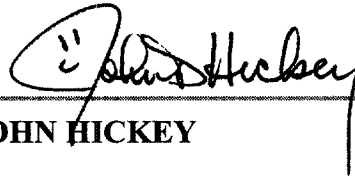
Countrywide Home Loans, Inc.



By: **Tony Meschyan**
Its: **Vice President**
Mortgage Electronic Registration Systems, Inc.



By: **Tony Meschyan**
Its: **Vice President**



JOHN HICKEY



DAWN PEREZ

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

47324

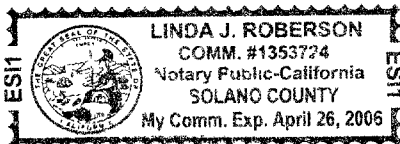
STATE OF CALIFORNIA)
SOLANO) SS.
COUNTY OF SOLANO)

On this 23RD Day of June 2003, BEFORE ME,

Linda J. Roberson
 (Notary Public)

personally appeared, **JOHN HICKEY and DAWN PEREZ**, 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 foregoing 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 the instrument.

WITNESS MY HAND AND OFFICIAL SEAL



(SEAL)

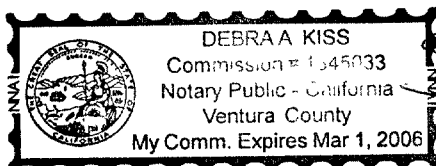
[Signature]
 Notary Public

Commission Expires: 4-26-06

STATE OF CALIFORNIA)
) SS.
COUNTY OF VENTURA)

On this 13th day of June 2003, before me, **Debra A. Kiss**, Notary Public, personally appeared **Tony Meschyan, Vice President** personally known to me to be the person whose name is signed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL.



(SEAL)

[Signature]
 Notary Public

Commission Expires: _____

June 29, 2006