

**MODIFICATION AGREEMENT TO NOTE AND DEED OF TRUST**

LOAN NUMBER: 22741658

ASSESSOR PARCEL NUMBER: R-3909-012CD-09600-000

This Modification Agreement (the "Agreement") is made as of October 13, 2003, between CHRISTIAN HEINER and SUZANNE HEINER (the "Borrowers") and Countrywide Home Loans ("Countrywide") and amends and supplements that certain Note and that certain Deed of Trust dated July 16, 2003, and recorded July 17, 2003, as Volume No. M03, Page 50085, in the Official Records of Klamath County, State of Oregon (the "Security Instrument"), and covering the real property with a common street address of: 6416 Ventura Drive, Klamath Falls, Oregon 97603, but more specifically described as follows:

**LOT 10 IN BLOCK 19 OF TRACT NO, 1127, NINTH ADDITION TO SUNSET VILLAGE, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.**

1. The terms of the Note and Security Instrument are hereby amended and modified as follows:
  - ☐ a. the principal amount that Borrower promises to repay under the terms of the Note and that is secured by the Security Instrument is hereby changed to:
  - ☒ b. commencing on November 1, 2003, the interest on my Note shall be 6.250 percent per annum.
  - ☒ c. commencing on December 1, 2003, my regular monthly principal and interest payment under the Note shall be \$1,257.60.
  - ☐ d. the Construction Completion Date is: January 16, 2004.
  - ☒ e. the new Promissory Note Maturity Date is: November 1, 2033.
  - ☒ f. section 4 of the Note and the Adjustable Rate Rider to the Deed Of Trust is: No Longer Applicable.
2. Borrower consents to Lender attaching this Agreement to the Note itself.
3. All other terms and conditions of the Loan Documents shall remain unchanged and in full force and effect. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

IN WITNESS WHEREOF, this Agreement has been duly executed by the parties hereto the day and year first above written.

Christian Heiner  
CHRISTIAN HEINER

**BORROWERS**

Suzanne Heiner  
SUZANNE HEINER

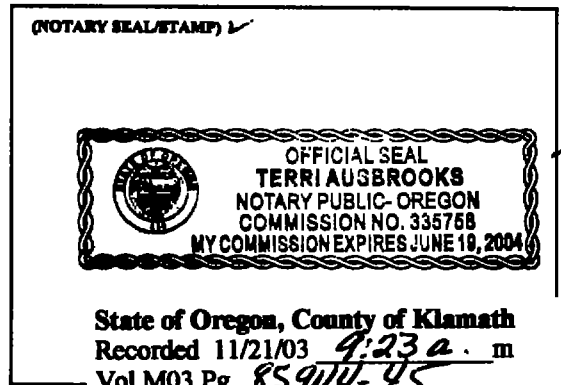
Notary Acknowledgement for Borrowers

State of Oregon  
County of Klamath

On 10-22-03, before me, the undersigned Notary Public, personally appeared CHRISTIAN HEINER and SUZANNE HEINER, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacity, and that by their signatures on the instrument the individuals, or the entity upon behalf of which the individuals acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL  
THIS DOCUMENT IS FILED FOR  
RECORD BY FIDELITY NATIONAL  
TITLE INS., CO. AS AN ACCOMMODATION  
ONLY. IT HAS NOT BEEN EXAMINED  
AS TO ITS EXECUTION OR AS TO ITS  
EFFECT UPON THE TITLE.

Notary Public Terri Ausbrooks  
My Commission Expires 6-19-04



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LOAN NUMBER: 22741658

ASSESSOR PARCEL NUMBER: R-3909-012CD-09600-000


**MODIFICATION AGREEMENT TO NOTE AND DEED OF TRUST**

(Continued)

**LENDER**

Notary Acknowledgement for Lender  
State of Texas  
County of Collin


BY

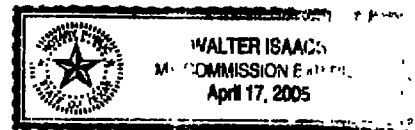
  
Lawrence M Brown, Vice President,  
Countrywide Home Loans, Inc.

On 10-28-2003, before me, the undersigned Notary Public, personally appeared Lawrence M Brown, Vice President, Countrywide Home Loans, Inc., A New York Corporation, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that he executed the same in his authorized capacity, and that by his signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS MY HAND AND OFFICIAL SEAL

Walter Isaacs, Notary Public

  
WALTER ISAACS



(THIS SPACE RESERVED FOR RECORDER'S USE)

**THIS INSTRUMENT PREPARED BY:**

Walter Isaacs PTX 137  
6400 Legacy Drive, Plano, TX 75024

When recorded return to:  
Custom Title Solutions  
2550 N. Redhill Ave.  
Santa Ana, Ca 92705  
(800) 756-3524 Ext. 5913

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