

**M05-66292**

Klamath County, Oregon

10/12/2005 09:41:25 AM

Pages 5 Fee: \$41.00

Recording Requested by  
**Countrywide Bank, a Division of Treasury Bank, N.A.**

AND WHEN RECORDED MAIL TO:

Countrywide Bank, a Division of Treasury Bank, N.A.  
1800 Tapo Canyon Road SV2-116  
Simi Valley, CA 93063  
Attn: **RICHARD ALICATA**  
CLD Deficiency Department  
DOC. ID#: **000800435342005N**

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT TO THE DEED OF TRUST**

MIN#: 100072400305229950

This Loan Modification Agreement (the "Agreement"), made this **19th** day of **July**, **2005** between **CHESTER B SKROCKI, JR., KAREN G SKROCKI**, (the "Borrowers") and **Countrywide Bank, a Division of Treasury Bank, N.A.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **DEED OF TRUST** dated **December 22, 2004** 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 **December 28, 2004** as Book Number **M04**, Page Number **88843** 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:

**4345 LOMBARD DRIVE  
KLAMATH FALLS, OR 97603**

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

• **TO COMPLETE THE NOTARY SECTION ON MORTGAGE PAGE 14 OF 14**

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.

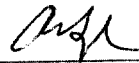
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Bank, a Division of Treasury Bank, N.A. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security 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 Bank, a Division of Treasury Bank, N.A.**

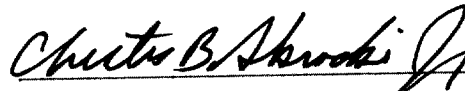


By: Alan Sjolander  
Its: Assistant Vice President

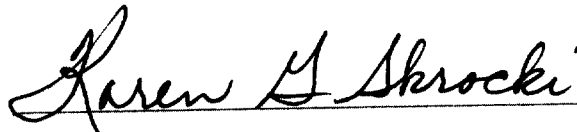
**Mortgage Electronic Registration Systems, Inc.**



By: Alan Sjolander  
Its: Assistant Vice President



**CHESTER B SKROCKI, JR.**



**KAREN G SKROCKI**

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

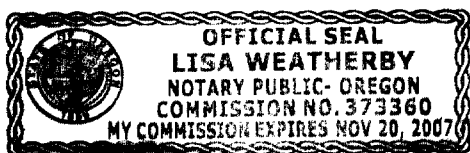
STATE OF Oregon )  
COUNTY OF Clatsop ) SS.

On this 8<sup>th</sup> Day of August 2005, BEFORE ME,

Lisa Weatherby  
(Notary Public)

personally appeared, ~~CHESTER B SKROCKI, JR.~~, KAREN G SKROCKI, 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)

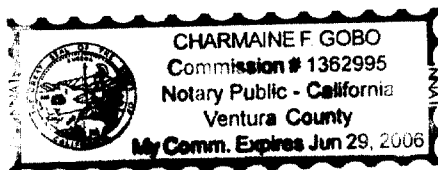
Lisa Weatherby  
Notary Public

Commission Expires: 11/20/07

STATE OF CALIFORNIA )  
COUNTY OF VENTURA ) SS.

On this 22 day of September 2005, before me, Charmaine F. Gobo, Notary Public, personally appeared Alan Sjolander, Assistant Vice President for Countrywide Bank, a Division of Treasury Bank, N.A., 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)

Charmaine F. Gobo  
Notary Public

Commission Expires: 6/29/06

June 29, 2006

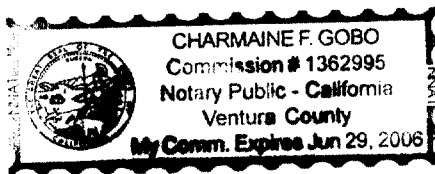
STATE OF CALIFORNIA

COUNTY OF VENTURA

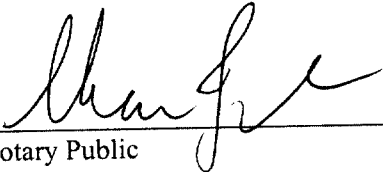
)  
) SS.  
)

On this 22 day of September 2005, before me, **Charmaine F. Gobo**, Notary Public, personally appeared **Alan Sjolander**, **Assistant Vice President** for Mortgage Electronic Registration, 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)

  
Notary Public

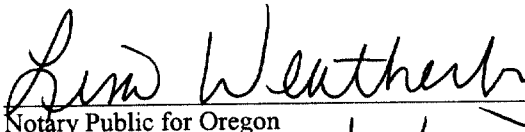
Commission Expires: 6/29/06

**June 29, 2006**

State of Oregon  
County of KLAMATH

On this 9 day of AUGUST, 2005, personally appeared before me the above named CHESTER B SKROCKI, JR., and acknowledged the foregoing instrument to be his/her/their voluntary act and deed.

WITNESS My hand and official seal.

  
Notary Public for Oregon  
My Commission expires: 11/20/07

