

Recording Requested by
Countrywide Home Loans, Inc.

AND WHEN RECORDED MAIL TO:

Countrywide Home Loans, Inc.
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Attn: **REBECCA DEAL**
CLD Deficiency Department
DOC. ID#: **000669859762005N**

M06-00121

Klamath County, Oregon
01/04/2006 09:07:35 AM
Pages 6 Fee: \$46.00

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT TO THE
TRUST DEED (LINE OF CREDIT TRUST DEED)**

MIN#: 100015700038453276

This Loan Modification Agreement (the "Agreement"), made this **11th** day of **March**, **2005** between **MARY JO GALLAGHER**, (the "Borrowers") and **Countrywide Home Loans, Inc.**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **TRUST DEED (LINE OF CREDIT TRUST DEED)** dated **August 11, 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 **September 02, 2004** as Book Number **M04**, Page Number **58907** 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:

**850 RIVERSIDE DR
KLAMATH FALLS, OR 97601**

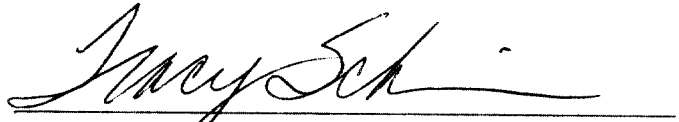
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO COMPLETE THE NOTARY SECTION OF THE DEED OF TRUST ON PAGE 5**
- **TO ADD THE LEGAL DESCRIPTION**

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.

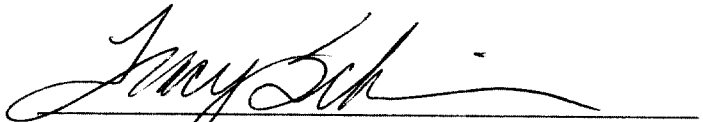
Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrowers and Countrywide Home Loans, Inc. shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a second 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.

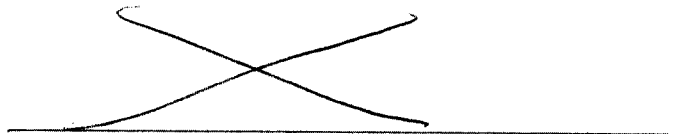
A handwritten signature in cursive script, appearing to read "Tracy Schreiner", written over a horizontal line.

By: **Tracy Schreiner**
Its: **Assistant Vice President**

Mortgage Electronic Registration Systems, Inc.

A handwritten signature in cursive script, appearing to read "Tracy Schreiner", written over a horizontal line.

By: **Tracy Schreiner**
Its: **Assistant Vice President**

A handwritten signature consisting of a large 'X' shape, written over a horizontal line.

MARY JO GALLAGHER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)



By: **Tracy Schreiner**
Its: **Assistant Vice President**

Mortgage Electronic Registration Systems, Inc.



By: **Tracy Schreiner**
Its: **Assistant Vice President**



MARY JO GALLAGHER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF _____

COUNTY OF _____

)
) SS.
)

On this _____ Day of _____ 2005, BEFORE ME,

(Notary Public)

personally appeared, **MARY JO GALLAGHER**, 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

Notary Public

Commission Expires: _____

(SEAL)

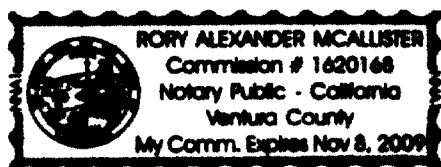
STATE OF CALIFORNIA

)
) SS.
)

COUNTY OF VENTURA

On this 16 day of Dec 2005, before me, Debra A. Kiss, Notary Public, personally appeared **Tracy Schreiner**, Assistant Vice President for Countrywide Home Loans, Inc., 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: Nov 8, 2006

March 01, 2006

STATE OF Washington

)

) SS.

COUNTY OF Benton

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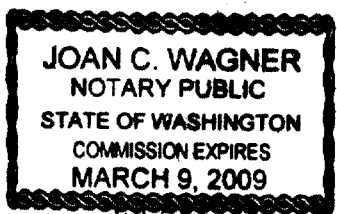
On this 2nd Day of December 2005, BEFORE ME,

Joan C. Wagner

(Notary Public)

personally appeared, **MARY JO GALLAGHER**, 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



Joan C. Wagner
Notary Public

Commission Expires: 3-9-2009

STATE OF CALIFORNIA

)

) SS.

COUNTY OF VENTURA

)

On this _____ day of _____ 2005, before me, **Debra A. Kiss**, Notary Public, personally appeared **Tracy Schreiner**, **Assistant Vice President** for, 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.

Notary Public

Commission Expires: _____

March 01, 2006

(SEAL)

STATE OF CALIFORNIA

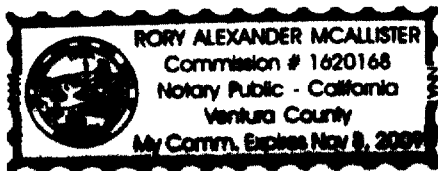
COUNTY OF VENTURA

)
) SS.
)

Raymond M. Kiss

On this 16 day of Dec 2005, before me, Debra A. Kiss, Notary Public, personally appeared **Tracy Schreiner**, Assistant Vice President for Mortgage Electronic Registration Systems, Inc., 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: ~~March 8, 2006~~ *me*

~~March 01, 2006~~
me

Nov. 8, 2009