

M06-13461

Klamath County, Oregon

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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
Prepared by: **MOLLY M BRADLEY**
CLD Deficiency Department
DOC. ID#: **000669100402005N**

Space Above for Recorder's Use

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

MIN#: 100015700040128569

This Loan Modification Agreement (the "Agreement"), made this **23th** day of **August**, **2005** between **MARYLOU LONG, AND DONALD DEAN LONG**, (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 10, 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 **August 18, 2004** as Book Number **M04, Page Number 54388** 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:

**4900 GATEWOOD DRIVE
KLAMATH FALLS, OR 97603**

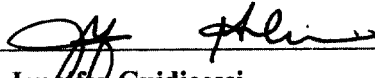
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO ADD THE LEGAL DESCRIPTION TO THE DEED, WHICH WAS OMITTED AT THE TIME OF RECORDING**

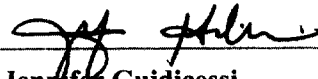
The Borrowers shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument.

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 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: **Jennifer Guidicessi**
Its: **Assistant Vice President**

Mortgage Electronic Registration Systems, Inc.


By: **Jennifer Guidicessi**
Its: **Assistant Vice President**

~~MARYLOU LONG~~

~~DONALD DEAN LONG~~

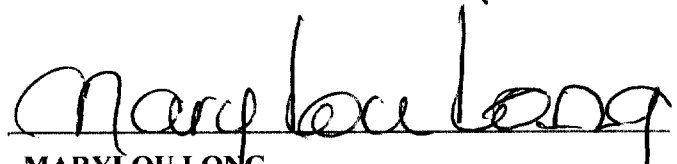
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

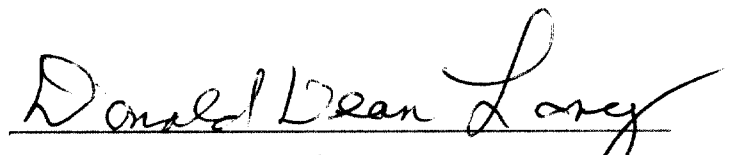
Countrywide Home Loans, Inc.

By: ~~Jesus X Martinez~~
Its: ~~Assistant Vice President~~

Mortgage Electronic Registration Systems, Inc.

By: ~~Jesus X Martinez~~
Its: ~~Assistant Vice President~~


MARYLOU LONG


DONALD DEAN LONG

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF _____

)

) SS.

COUNTY OF _____

)

On this _____ Day of _____ 2006, BEFORE ME,

_____, (Notary Public)

personally appeared, **MARYLOU LONG, AND DONALD DEAN LONG**, 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 22 day of June 2006, before me, **Tricia Reynolds**, Notary Public, personally appeared **Jennifer Guidicessi**, **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)

Tricia Reynolds

Notary Public

Commission Expires: _____

April 29, 2007

STATE OF Oregon
COUNTY OF Klamath

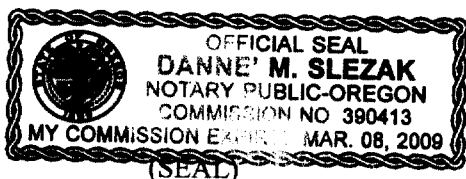
)
) SS.
)

On this 3rd Day of May 2006, BEFORE ME,

Danne M Slezak, (Notary Public)

personally appeared, **MARYLOU LONG, AND DONALD DEAN LONG**, 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



[Signature]
Notary Public

Commission Expires: March 8 2009

STATE OF CALIFORNIA)
COUNTY OF VENTURA) SS.

On this _____ day of _____ 2006, before me, **Tricia Reynolds**, Notary Public, personally appeared **Jesus X Martinez**, 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.

Notary Public

Commission Expires: _____

April 29, 2007

(SEAL)

STATE OF CALIFORNIA

COUNTY OF VENTURA

)
) SS.
)

On this 22 day of June 2006, before me, **Tricia Reynolds**, Notary Public, personally appeared **Jennifer Guidicessi**, **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)

A handwritten signature in cursive script, reading "Tricia Reynolds". Below the signature is a horizontal line, and underneath that line, the words "Notary Public" are printed.

Commission Expires: _____

April 29, 2007

Exhibit A
(Legal Description)

Lot 5 in Block 2, Tract 1035, GATEWOOD ADDITION to the city of Klamath Falls, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.