

M06-15065

Klamath County, Oregon

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INVESTOR CERTIFICATION

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MODIFICATION TO DEED OF TRUST AND PARTIAL RECONVEYANCE

This Modification to Deed of Trust and Partial Reconveyance ("Modification"), is made this 28th day of June, 2006 among Mortgage Electronic Registration Systems, Inc. ("Beneficiary"), ReconTrust Company, N.A. ("Trustee") and R Keith Smith and Deborah Ann Smith (the "Borrower(s)") (collectively referred to herein as the "parties").

RECITALS

This Modification is made with reference to the following facts:

A. The Borrower(s) made, executed, and delivered to Countrywide Home Loans, Inc. ("Lender"), that certain Deed of Trust dated May 3, 2006, and recorded on May 15, 2006, in Book N/A, Page N/A, as Document No./Instrument No. M06-09737, in the Official Records in the Office of the County Recorder of Klamath County, State of Oregon ("Deed of Trust"), securing a Note dated May 3, 2006, in the principal amount of One Hundred Thousand Dollars and 00/100 (\$100,000.00) in favor of the Mortgagee and legally describing the real property as follows:

See Exhibit "A" attached hereto and made a part hereof

B. The purpose of this Modification is to correct the legal description. At the time the above referenced Deed of Trust was recorded an incorrect legal description was inadvertently contained therein.

TERMS OF MODIFICATION

1. For value received, the parties hereto do hereby modify said Deed of Trust to provide that the legal description therein shall be as follows ("Secured Property"):

See Exhibit "B" attached hereto and made a part hereof.

2. The Borrower(s) irrevocably grant(s) and convey(s) the Secured Property to Trustee under the Deed of Trust together with power of sale and

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subject to each and all of the terms and conditions of the Deed of Trust, including this Modification thereto.

3. The Trustee does hereby release and reconvey without warranty to the person or persons legally entitled thereto, all the estate in and to any portion of the legal description first described hereinabove, which is not included within the description to the Secured Property.

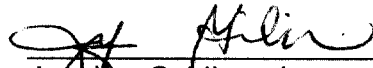
4. The terms of the Deed of Trust, which are incorporated herein by reference, shall remain in full force and effect and be binding thereon to the extent they are not inconsistent with the provisions of this Modification. In the event of any inconsistency between the provisions of this Modification and the original Deed of Trust, the provisions of this Modification shall control. The Deed of Trust, herein modified, when signed by all parties hereto, shall constitute one Deed of Trust.

5. This Modification shall inure to and bind the heirs, devisees, successors and assigns of the parties hereto.


6. This Modification may be executed in counterparts, but shall be of no force and effect unless and until all parties to this Modification have duly executed this document.


IN WITNESS WHEREOF, the parties hereto have executed this Modification the day and year first above written.

Mortgage Electronic Registration
Systems, Inc.


Jennifer Guidicessi,
Assistant Vice President

ReconTrust Company, N.A.


Terri Stallings, Vice President


R Keith Smith, Borrower


Deborah Ann Smith, Borrower

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

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)

)


DOCUMENT DATE:

CERTIFICATE OF ACKNOWLEDGMENT

STATE OF CALIFORNIA)
)
COUNTY OF VENTURA) ss.

On this 28th day of June, 2006, before me, Angeles Medina, Notary Public, personally appeared Terri Stallings, personally known to me to be the person(s) whose name(s) is/are subscribed to the within 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.


Angeles Medina
Notary Public - Commission No. 1458522
Commission Expires: December 23, 2007



TYPE OF DOCUMENT:

Modification to Deed of Trust
and Partial Reconveyance
June 28, 2006

DOCUMENT DATE:

CERTIFICATE OF ACKNOWLEDGMENT

STATE OF OREGON)
)
COUNTY OF KLAMATH) ss.

On this 10TH day of JULY, 2006, before me, LLOYD CURTIS SORG, Notary Public, personally appeared R. KEITH SMITH, 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 within 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.

Lloyd Curtis Sorg

Notary Public - Commission No.: 363927
Commission Expires: 12/15/06



CERTIFICATE OF ACKNOWLEDGMENT

STATE OF OREGON)
)
COUNTY OF KLAMATH) ss.

On this 10TH day of JULY, 2006, before me, LLOYD CURTIS SORG, Notary Public, personally appeared DEBORAH ANN SMITH, 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 within 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.

Lloyd Curtis Sorg

Notary Public - Commission No.: 363927
Commission Expires: 12/15/06

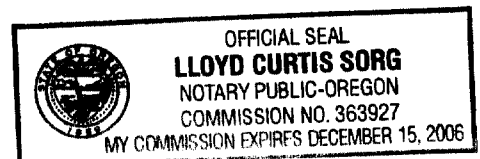


EXHIBIT "A"

THE FOLLOWING DESCRIBED REAL PROPERTY, FREE OF ENCUMBRANCES
EXCEPT AS SPECIFICALLY SET FORTH HEREIN IN THE COUNTY OF KLAMATH
AND STATE OF OREGON, TO WIT:

PARCEL 1 OF LAND PARTITION 56-93 BEING A PORTION OF PARCEL 2 OF "LAND
PARTITION 47-91" SITUATED IN THE W $\frac{1}{2}$ SW $\frac{1}{4}$ OF SECTION 13, AND THE S $\frac{1}{2}$ OF
SECTION 14 ALL IN TOWNSHIP 39 SOUTH, RANGE 10 EAST OF THE WILLAMETTE
MERIDIAN, KLAMATH COUNTY, OREGON,

WITH THE APPURTENANCES THERETO.

Exhibit "B"

APN# R-3910-1300-500

PARCEL 3, LAND PARTITION 59-05, REPLAT OF
PARCEL 1 OF LAND PARTITION 56-93, SITUATED IN
THE W $\frac{1}{2}$ SW $\frac{1}{4}$ OF SECTION 14, TOWNSHIP 39
SOUTH, RANGE 10 EAST OF THE WILLIAMETTE
MERIDIAN, KLAMATH COUNTY, OREGON,
ACCORDING TO THE OFFICIAL PLAT THEREOF ON
FILE IN THE OFFICE OF THE COUNTY CLERK OF
KLAMATH COUNTY, OREGON.