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INVESTOR CERTIFICATION

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Klamath County, Oregon



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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 27th day of December, 2006 among Mortgage Electronic Registration Systems, Inc. ("Beneficiary"), ReconTrust Company, N.A. ("Trustee") and Maria S Ramirez(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 September 30, 2005, and recorded on October 7, 2005, in Book N/A, Page N/A, as Document No./Instrument No. M05-66055, in the Official Records in the Office of the County Recorder of Klamath County, State of Oregon ("Deed of Trust"), securing a Note dated September 30, 2005, in the principal amount of Sixty Six Thousand Five Hundred Dollars and 00/100 (\$66,500.00) in favor of the Mortgagee and legally describing the real property as follows:

Lot 4, Block 2, RIVERVIEW, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

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"):

Lot 4, Block 3, RIVERVIEW, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.

AMERITITLE has recorded this instrument by request as an accommodation only, and has not examined it for regularity and sufficiency or as to its effect upon the title to any real property that may be described therein.

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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 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.

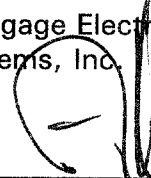
4. The terms of the Deed of Trust, which are incorporated herein by reference, shall remain in full force and effect and be binding thereon to the extent they are not inconsistent with the provisions of this Modification. In the event of any inconsistency between the provisions of this Modification and 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.



Allen Kalust, Vice President

ReconTrust Company, N.A.



Terri Stallings, Vice President

Maria S Ramirez, Borrower

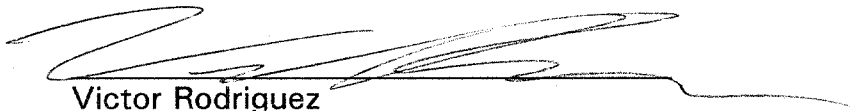
(ALL SIGNATURES MUST BE ACKNOWLEDGED)

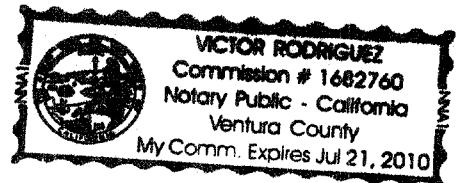
CERTIFICATE OF ACKNOWLEDGMENT

STATE OF CALIFORNIA)
) ss.
COUNTY OF VENTURA)

On this 4th day of January, 2007, before me, Victor Rodriguez, Notary Public, personally appeared Allen Kalust, 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.


Victor Rodriguez
Notary Public - Commission No. 1682760
Commission Expires: July 21, 2010



TYPE OF DOCUMENT:

Modification to Deed of Trust
and Partial Reconveyance
December 27, 2006

DOCUMENT DATE:

**Modification to Deed of Trust
and Partial Reconveyance
December 27, 2006**

CERTIFICATE OF ACKNOWLEDGMENT

STATE OF _____)
)
COUNTY OF _____) ss.

On this _____ day of _____, 2006, before me,
_____, Notary Public, personally
appeared _____, 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.

Notary Public - Commission No.:
Commission Expires:

CERTIFICATE OF ACKNOWLEDGMENT

STATE OF _____)
)
COUNTY OF _____) ss.

On this _____ day of _____, 2006, before me,
_____, Notary Public, personally
appeared _____, 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.

Notary Public - Commission No.:
Commission Expires: