

2007-013514

Klamath County, Oregon



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07/31/2007 10:36:38 AM

Fee: \$46.00

Recording Requested by
Countrywide Bank, FSB

AND WHEN RECORDED MAIL TO:

Countrywide Bank, FSB
1800 Tapo Canyon Road SV2-116
Simi Valley, CA 93063
Prepared by: **TONI HAND**
CLD Deficiency Department
DOC. ID#: **0001658557512005N**

Space Above for Recorder's Use

**LOAN MODIFICATION AGREEMENT TO THE
DEED OF TRUST AND REQUEST FOR NOTICE OF DEFAULT**

MIN#: 100133700021297943

This Loan Modification Agreement (the "Agreement"), made this **11th** day of **June**, **2007** between **CONNIE M HAMBLIN, AND GARY L HAMBLIN**, (the "Borrowers") and **Countrywide Bank, FSB**, ("Lender") and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee") amends and supplements that certain **DEED OF TRUST AND REQUEST FOR NOTICE OF DEFAULT** dated **April 13, 2007** 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 **April 30, 2007** as Instrument Number **2007-007666** 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:

**3264 TREELAND RD
CHILOQUIN, OR 97624**

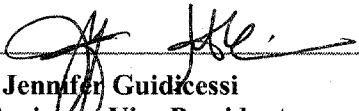
In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

- **TO ADD PAGE 8 OF 8 TO THE DEED OF TRUST AND REQUEST FOR NOTICE OF DEFAULT 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 Bank, FSB 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 Bank, FSB


By: Jennifer Guidicessi
Its: Assistant Vice President

Mortgage Electronic Registration Systems, Inc.


By: Jennifer Guidicessi
Its: Assistant Vice President


CONNIE M HAMBLÉN


GARY L HAMBLÉN

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF California

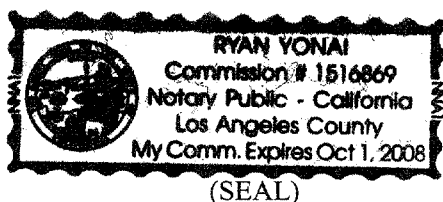
COUNTY OF Los Angeles

On this 29th Day of June 2007, BEFORE ME,

Ryan Yonai, (Notary Public)

personally appeared, **CONNIE M HAMBLER, AND GARY L HAMBLER**, 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



Ryan Yonai
Notary Public

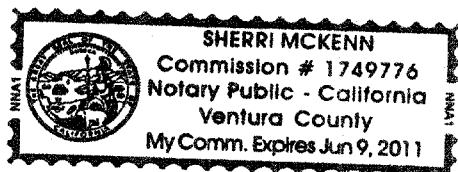
Commission Expires: Oct 1, 2008

STATE OF CALIFORNIA

COUNTY OF VENTURA

On this 23rd day of July 2007, before me, Sherrri McKenn, Notary Public, personally appeared **Jennifer Guidicessi**, Assistant Vice President for Countrywide Bank, FSB, 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)

Sherrri McKenn
Notary Public

Commission Expires: 6-9-11

July 11, 2011

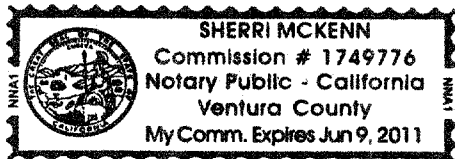
STATE OF CALIFORNIA

)
) SS.
)

COUNTY OF VENTURA

On this 23rd day of July 2007, before me, Sherri McKenn ~~Brandy L. McKay~~, 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)

Sherri McKenn
Notary Public

Commission Expires: 6-9-11

July 11, 2010

STATE OF OREGON,
On this _____ day of _____, personally appeared the above named

_____ and acknowledged
the foregoing instrument to be his/her/their voluntary act and deed.

My Commission Expires:
(Official Seal)

Before me:

See the attached Certificate of acknowledgment.

Notary Public for Oregon