

2011-013067

Klamath County, Oregon



00110514201100130670060061

11/23/2011 10:26:55 AM

Fee: \$62.00

**Recording Requested by/
After Recording Return To:**

Stewart Lender Services
Attn: Modification Recordation
9700 Bissonnet Street, Suite 1500
Houston, TX 77036

This document was prepared by
Home Retention Services, Inc.
Modifications Department
9700 Bissonnet Street
Suite 1500
Houston, TX 77036
1.855.664.8124
By: Myra LeBlanc, VP

LOAN MODIFICATION AGREEMENT

Order ID: 5507013

Project ID: 184469

Loan Number: 93568040

MIN Number: 100045200000497553

Date of Document: 04/19/2011

Borrower Name: ROBERT ANDERSON

Grantee: Mortgage Electronic Registration Systems, Inc.
Nominee for Bank of America N.A. as successor by
Merger to BAC Home Loans Servicing, LP

3300 SW 34th Avenue
Suite 101
Ocala, FL 34474

Original Loan Amount: \$181,316.00 PIN /Tax ID: N/A

Recording Reference: See Exhibit 'B' attached.

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Stewart Lender Services
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9700 Bissonnet Street, Suite 1500
Houston, TX 77036

Order ID: 5507013

Project ID: 184469

Loan Number: 93568040

MIN Number: 100045200000497553

EXHIBIT B

Borrower Name: ROBERT ANDERSON

Property Address: 4536 ONYX AVENUE, KLAMATH FALLS, OR 97603

This Modification Agreement amends and supplements that certain Mortgage/Deed of Trust (the Security Instrument) recorded on 10/04/2005 as Instrument/Document Number: N/A, and/or Book/Liber Number: M05 at Page Number: 38611 in the real records of KLAMATH County, State of OR.

Additional County Requirements:

Original Loan Amount: \$181,316



Recording Requested by
BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
WHEN RECORDED MAIL TO:

BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.
7105 Corporate Drive
(PTX-B-36)
Plano, TX 75024
DocID#: 065935680407105A

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on April 19, 2011 between ROBERT ANDERSON (the "Borrower(s)") and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 10th day of June, 2005 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at 4536 ONYX AVENUE, KLAMATH FALLS, OR 97603.

The real property described being set forth as follows:

000011111

ANDERSON R



610 093568040 MOD 001 001

SAME AS IN SAID SECURITY INSTRUMENT

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

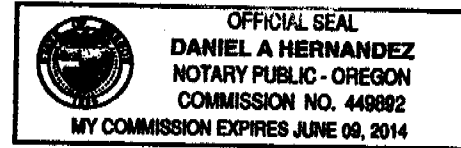
The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of one hundred seventy eight thousand six hundred two and 31/100, (U.S. Dollars) (\$178,602.31). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on May 1, 2041.

The Borrower[s] 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 Borrower[s] and BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. 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.

SIGNED AND ACCEPTED THIS 22nd DAY OF April 2011
BY _____

Robert Anderson
ROBERT ANDERSON



(ALL SIGNATURES MUST BE ACKNOWLEDGED)

State of Oregon, County of Klamath On this 22nd day of April,
2011 before me the undersigned, a Notary Public in and for said State, personally appeared

Robert Anderson
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 that he executed the
same.

Witness my hand and official seal.

Signature Daniel A. Hernandez
Daniel A Hernandez
Name (typed or printed)

My commission expires: June 09, 2014

As evidenced by their signatures below, the Co-Owner(s) consent to this Modification of the Mortgage.

CO-OWNER(S)

Co-Owner(s) Signature

Dated: _____

Co-Owner(s) Name (typed or printed)

STATE OF _____

COUNTY OF _____

On _____ 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 signatures(s) on the
instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.
WITNESS my hand and official seal.

Signature _____

As evidenced by the signature below, the Lender agrees to the foregoing.



Mortgage Electronic Registration Systems, Inc.-

Nominee for Bank of America N.A. as successor by

Merger to BAC Home Loans Servicing, LP

By: Myra Leblanc, Vice President

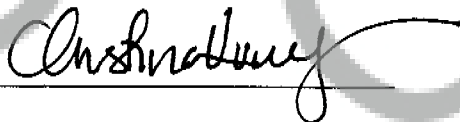
STATE OF TEXAS

COUNTY OF HARRIS

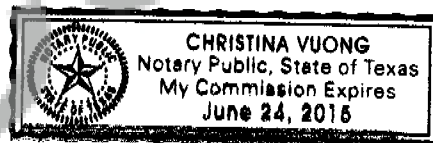
On November 3, 2011 before me, Christina Vuong Notary Public, personally appeared Myra Leblanc personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged that she executed the same in her authorized capacity, and that by 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.

Signature



Christina Vuong



My commission expires: June 24, 2015