

2012-011478

Klamath County, Oregon



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Fee: \$47.00

Recording Requested by
Bank of America, N.A.

AND WHEN RECORDED MAIL TO:

Bank of America, N.A.
9000 Southside Blvd. Bldg. 700
Mail Stop: FL9-700-04-33
Jacksonville, FL 32256
Prepared by: **PATRICIA GAIL CHRONIS**
DOC. ID#: **57407803824994396**

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT TO THE DEED OF TRUST

This Loan Modification Agreement (the "Agreement"), made this **15th** day of **August**, **2012** between **KEITH F FLACK AND JANICE M FLACK AS TENANTS BY THE ENTIRETY**, (the "Borrowers") and **PACIFIC CONTINENTAL MORTGAGE**, ("Lender"), amends and supplements that certain **DEED OF TRUST** between, **PACIFIC CONTINENTAL MORTGAGE**, and **KEITH F FLACK AND JANICE M FLACK AS TENANTS BY THE ENTIRETY**, dated **October 12, 2004** and recorded on **October 14, 2004** as **Book Number M04, Page Number 69858** 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:

**71735 HIGHWAY 97 N
CHILOQUIN, OR 97624**

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

- **TO CORRECT THE PROPERTY ADDRESS TO THE DEED OF TRUST AND RIDER TO READ: 71735 HIGHWAY 97 N, CHILOQUIN, OR 97624**

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 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.

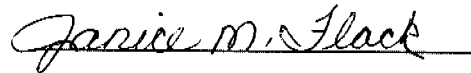
Bank of America, N.A.

A handwritten signature in cursive script, appearing to read 'Frank Fonda', written over a horizontal line.

By: **Frank Fonda**
Its: **Vice President**

A handwritten signature in cursive script, appearing to read 'Keith F. Flack', written over a horizontal line.

KEITH F FLACK

A handwritten signature in cursive script, appearing to read 'Janice M. Flack', written over a horizontal line.

JANICE M FLACK

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

STATE OF Oregon
COUNTY OF Lane

)
) SS.
)

On this 27 Day of August 2012, BEFORE ME,

Vanessa M Kindle, (Notary Public)

personally appeared, **KEITH F FLACK, JANICE M FLACK**, 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



(SEAL)

Vanessa M Kindle
Notary Public

Commission Expires: 8/31/2013

STATE OF Florida

COUNTY OF Duval

On 11/1/2012 before me, **Tammy M. Hallman**, Notary Public, personally appeared **Frank Fonda**, who 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.

Signature Tammy M Hallman

(SEAL)

