

2013-003331

Klamath County, Oregon



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03/29/2013 10:23:58 AM

Fee: \$57.00

SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE

Modification of Deed of Trust

RECORDING REQUESTED BY &
RETURN TO:
BANK OF AMERICA, N.A.
ATTN: HOME RETENTION DIVISION
1001 LIBERTY AVE STE 675
PITTSBURGH, PA 15222

Prepared by: Jen Snyder
BANK OF AMERICA
1001 LIBERTY AVE STE 675
PITTSBURGH, PA 15222
348598 13007777

GRANTOR(S): Warren J Riddle and Beth L Riddle

GRANTEE: Bank of America NA

PREV REC INFO: 12-09-08 Inst # - 2008-01687

NEW MONEY- \$1811.63

Recording Requested by

Bank of America, N.A.
WHEN RECORDED MAIL TO:

Bank of America, N.A.
1001 Liberty Avenue, Suite 675
Pittsburgh, PA 15222

This document was prepared by Bank of America, N.A.

See Exhibit B for assignments of record if applicable

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on October 10, 2012 between WARREN J RIDDLE and BETH L RIDDLE (the "Borrower(s)") and Bank of America, N.A., Original Lender/Beneficiary Lender or Servicer ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated the 25th of November, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property' (See Exhibit A for Legal Description if applicable), located at 2450 MONTELIUS ST, KLAMATH FALLS, OR 97601.

The real property described being set forth as follows:

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 thirty-one thousand six hundred sixty-four and 63/100, (U.S. Dollars) (\$131,664.63). This debt is evidenced 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 September 1, 2042. 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 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 11th DAY OF October, 2012
BY

Warren J Riddle
WARREN J RIDDLE

Beth L Riddle
BETH L RIDDLE

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

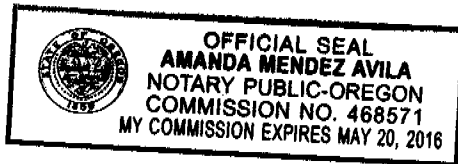
State of Oregon, County of Klamath On this 11th day of October, 2012, before me the undersigned, a Notary Public in and for said State, personally appeared WARREN J RIDDLE and BETH L RIDDLE known to me, or proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the foregoing instrument and acknowledged that are executed the same.

Witness my hand and official seal.

Amanda Mendez Avila Notary Signature

Amanda Mendez Avila Notary Public Printed Name Place Seal Here

May 20, 2016 Notary Public Commission Expiration Date



DO NOT WRITE BELOW THIS LINE

THIS SECTION IS FOR INTERNAL Bank of America, N.A. USE ONLY

Bank of America, N.A., for itself or as successor by merger to BAC Home Loans Servicing, LP

By: Urban Settlement Services, LLC, its attorney in fact

By:

[Handwritten Signature]

Dated:

JAN 14 2013

Name: **Sherry Brown**
Title : **ASSISTANT SECRETARY**

[Space below this line for Acknowledgement]

STATE OF Colorado
COUNTY OF Broomfield

On 1/14/13 before me, **Lynn Holdsworth** Notary Public, personally

appeared Sherry Brown

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.

[Handwritten Signature]

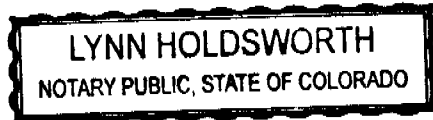
Notary Signature

Lynn Holdsworth

Notary Public Printed Name Place Seal Here

DEC 27 2015

Notary Public Commission Expiration Date



My Comm. Expires December 27, 2015

EXHIBIT A

LEGAL DESCRIPTION

LOT 1, BLOCK 34A, BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.