

2013-004401

Klamath County, Oregon



00134797201300044010050052

04/25/2013 09:51:51 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
336688 13007777

GRANTOR(S): Matthew Sheldon Holder and Mary Elizabeth Holder

GRANTEE: Bank of America N.A.

Prev Rec Info: 08/03/2007 Inst # ~~14157205-12002001001~~ 2007-013763

New Money \$11790.65

MV

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 August 15, 2012 between MATTHEW SHELDON HOLDER and MARY ELIZABETH HOLDER (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 16th of August, 2007 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 4881 GATEWOOD DRIVE, KLAMATH FALLS, OR 97603.

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 two hundred sixteen thousand ninety and 65/100, (U.S. Dollars) (\$216,090.65). 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 December 1, 2039. 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 4th DAY OF September, 2012
BY

Matthew Sheldon Holder
MATTHEW SHELDON HOLDER

Mary Elizabeth Holder
MARY ELIZABETH HOLDER

(ALL SIGNATURES MUST BE ACKNOWLEDGED)

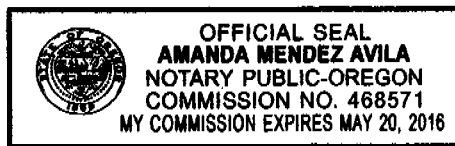
State of Oregon, County of Klamath Falls On this 4th day
of September 2012 before me the undersigned, a Notary Public in and for said State,
personally appeared MATTHEW SHELDON HOLDER and MARY ELIZABETH HOLDER
known to me, or proved to me on the basis of satisfactory evidence to be the person(s)
whose name(s) is/are subscribed to the foregoing instrument and acknowledged
that they 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 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:

Dated: SEP 13 2012


Susan Thao

Name:


Title : Assistant Secretary

[Space below this line for Acknowledgement]

STATE OF Colorado
COUNTY OF Broomfield

On 9-13-12 before Me, Phillip Her Notary Public, personally
appeared Susan Thao 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 entity upon behalf of which
the person(s) acted, executed the instrument.

WITNESS my hand and official seal.


Notary Signature

Phillip Her Notary Public Printed Name Please Seal Here

12/27/2015 Notary Public Commission Expiration Date



My Comm. Expires December 27, 2015

EXHIBIT A

LEGAL DESCRIPTION

Lot 2 in Block 3, Tract 1035-GATEWOOD, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.