



11/18/2014 11:36:22 AM

Fee: \$72.00

This Document Prepared By:  
**ANTHONY BRYAN**  
**WELLS FARGO BANK, N.A.**  
**3476 STATEVIEW BLVD, MAC# X7801-03K**  
**FORT MILL, SC 29715**  
**(800) 416-1472**

**When recorded mail to: #:9051983**

First American Title   
Loss Mitigation Title Services 1079.12  
P.O. Box 27670  
Santa Ana, CA 92799  
RE: HOPPEZAK - PR DOCS

**Send Tax Statements To:**

\_\_\_\_\_  
\_\_\_\_\_

**Tax/Parcel No. R744074**

[Space Above This Line for Recording Data]	
<b>Original Principal Amount: \$263,786.00</b>	<b>FHA/VA Loan No. [REDACTED]</b>
<b>Unpaid Principal Amount: \$249,226.91</b>	<b>FHA Case No.: 703 431-4849510</b>
<b>New Principal Amount \$211,042.04</b>	<b>Loan No: (scan barcode)</b>
<b>New Money (Cap): \$0.00</b>	

**LOAN MODIFICATION AGREEMENT (DEED OF TRUST)**  
**(Providing for Fixed Rate)**

This Loan Modification Agreement ("Agreement"), made this 14TH day of AUGUST, 2014, between **DANE T. HOPPEZAK** ("Borrower"), whose address is **11387 HARPOLD ROAD, KLAMATH FALLS, OREGON 97603** and **WELLS FARGO BANK, N.A.** ("Lender"), whose address is **3476 STATEVIEW BLVD, MAC# X7801-03K, FORT MILL, SC 29715** amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **OCTOBER 23, 2009** and recorded on **OCTOBER 28, 2009** in **INSTRUMENT NO. 2009-013933, KLAMATH COUNTY, OREGON**, and (2) the Note, in the original principal amount of U.S. **\$263,786.00**, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property," located at **11387 HARPOLD ROAD, KLAMATH FALLS, OREGON 97603**

the real property described is located in **KLAMATH COUNTY, OREGON** and being set forth as follows:

**SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:**

Wells Fargo Custom FHA HAMP Loan Modification Agreement  
07032014\_258

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. Borrower agrees that certain amounts owed will not be capitalized, waived, or addressed as part of this Agreement, and will remain owed until paid. These amounts owed are referenced in the Cover Letter to this Agreement, which is incorporated herein, and are to be paid with the return of this executed Agreement. If these amounts owed are not paid with the return of this executed Agreement, then Lender may deem this Agreement void.
2. As of, **SEPTEMBER 1, 2014** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$211,042.04**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$0.00** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed. **This Unpaid Principal Balance has been reduced by the contemporaneous HUD Partial Claim amount of \$38,184.87. This agreement is conditioned on the proper execution and recording of this HUD Partial Claim.**
3. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender Interest will be charged on the Unpaid Principal Balance at the yearly rate of **4.2500%**, from **SEPTEMBER 1, 2014**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$1,038.20**, beginning on the **1ST** day of **OCTOBER, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **SEPTEMBER 1, 2044** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
4. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

5. The Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement.
6. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, null and void, as of the date specified in Paragraph No. 1 above:
  - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
  - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.



7. If the borrower has filed for or received a discharge in a bankruptcy proceeding subsequent to or in conjunction with the execution of this Agreement and said debt was not reaffirmed during the course of the proceeding, Lender agrees that I will not have personal liability on the debt pursuant to this Agreement and may only enforce the lien as against the property.
8. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
9. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
10. If included, the undersigned Borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure



In Witness Whereof, the Lender have executed this Agreement.

WELLS FARGO BANK, N.A.

**Kong Mong Thao**  
Vice President Loan Documentation

By *[Signature]*

(print name)  
(title)

9/18/14  
Date

[Space Below This Line for Acknowledgments]

**LENDER ACKNOWLEDGMENT**

STATE OF Minnesota

COUNTY OF Dakota

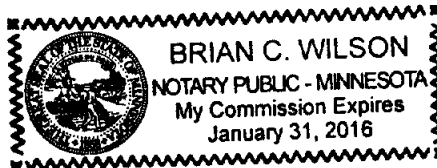
The instrument was acknowledged before me this 9/18/14 by  
Kong Mong Thao,  
the  
Vice President Loan Documentation of WELLS FARGO BANK, N.A.,  
a Vice President Loan Documentation, on behalf of said company.

*Bir*  
Notary Public

Printed Name: Brian C. Wilson

My commission expires: 1/31/2016

**THIS DOCUMENT WAS PREPARED BY:**  
**ANTHONY BRYAN**  
**WELLS FARGO BANK, N.A.**  
**3476 STATEVIEW BLVD, MAC# X7801-03K**  
**FORT MILL, SC 29715**



In Witness Whereof, I have executed this Agreement.

Dane T Hoppezak  
Borrower: **DANE T HOPPEZAK**

8-25-2014  
Date

Borrower: \_\_\_\_\_

\_\_\_\_\_  
Date

Borrower: \_\_\_\_\_

\_\_\_\_\_  
Date

Borrower: \_\_\_\_\_

\_\_\_\_\_  
Date

\_\_\_\_\_  
[Space Below This Line for Acknowledgments]

**BORROWER ACKNOWLEDGMENT**

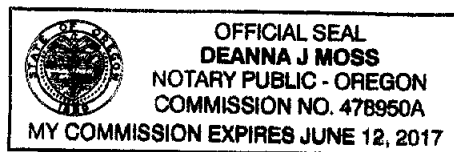
STATE OF Oregon  
COUNTY OF Wasco

This instrument was acknowledged before me on 8/25/2014 by DANE T HOPPEZAK (name(s) of person(s)).

Deanna J Moss  
Notary Public

Print Name: DeAnna J Moss

My commission expires: June 12, 2017



**EXHIBIT A**

**BORROWER(S): DANE T. HOPPEZAK**

**LOAN NUMBER: (scan barcode)**

**LEGAL DESCRIPTION:**

**A PARCEL OF LAND SITUATED IN PORTIONS OF GOVERNMENT LOTS 15 AND 16, SECTION 1, TOWNSHIP 40 SOUTH, RANGE 11 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE EASTERLY RIGHT OF WAY LINE OF THE BONANZA TO MALIN HIGHWAY AS THE SAME IS PRESENTLY LOCATED AND CONSTRUCTED, SAID RIGHT OF WAY LINE BEING 40.0 FEET DISTANT AT RIGHT ANGLES SOUTHEASTERLY FROM THE CENTERLINE OF SAID HIGHWAY, FROM WHICH POINT THE NORTHEAST CORNER OF SECTION 1, TOWNSHIP 40 SOUTH, RANGE 11 EAST OF THE WILLAMETTE MERIDIAN BEARS NORTH 18 DEGREES 02' 30" EAST 4809.8 FEET DISTANT, SAID POINT BEING AT THE SOUTHWESTERLY CORNER OF THE BEDFIELD CEMETERY PROPERTY; THENCE SOUTH 86 DEGREES 47' EAST ALONG THE SOUTHERLY BOUNDARY OF SAID CEMETERY 340.0 FEET TO A POINT; THENCE SOUTH 13 DEGREES 58' WEST 822.2 FEET, MORE OR LESS, TO THE SOUTH LINE OF GOVERNMENT LOT 15; THENCE ALONG THE SOUTH LINE OF SAID LOT 15 SOUTH 88 DEGREES 42' WEST 346.3 FEET, MORE OR LESS, TO A POINT ON THE EASTERLY RIGHT OF WAY LINE OF THE BONANZA TO MALIN HIGHWAY; THENCE ALONG SAID RIGHT OF WAY LINE NORTH 13 DEGREES 58' EAST 850.0 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.**

**ALSO KNOWN AS: 11387 HARPOLD ROAD, KLAMATH FALLS, OREGON 97603**



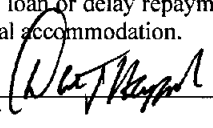
Date: AUGUST 14, 2014  
Loan Number: (scan barcode)  
Lender: WELLS FARGO BANK, N.A.  
Borrower: DANE T HOPPEZAK  
Property Address: 11387 HARPOLD ROAD, KLAMATH FALLS, OREGON 97603

### NOTICE OF NO ORAL AGREEMENTS

**THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.**

**THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.**

**Receipt of Notice.** The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

  
Borrower \_\_\_\_\_ Date 8-25-2014  
**DANE T HOPPEZAK**

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_

Borrower \_\_\_\_\_ Date \_\_\_\_\_

