Lois Fincher c/ôAFTS Contact Servicing P.O. Box 34108 Seattle, WA 98124

2015-003724 Klamath County, Oregon

04/21/2015 12:32:00 PM

Fee: \$62.00

RE: Account Number 6926

MODIFICATION AGREEMENT

This Agreement made and entered into by and between **Grantor**: Lois L. Fincher and Luanne M. Randolph, hereinafter referred to as "Lender," and **Grantee(s)**: Theresa Roman, hereinafter referred to as "Borrower":

Whereas, Borrower executed a certain Mortgage/Deed of Trust dated November 3, 2008 in favor of Lender as security for a Promissory Note dated November 3, 2008 in the original principal amount of \$100,000.00 and which Mortgage/Deed of Trust was recorded in the records of the County of Klamath, State of Oregon, in Volumne/Book, at Page, as Document Number 2008-015311; and

Whereas, Lender and Borrower desire to modify the terms of the original Promissory Note and Mortgage/Deed of Trust.

Now Therefore, Lender and Borrower agree that said Mortgage/Deed of Trust is modified as follows:

The new maturity date of the loan to be April 17, 2040 (25 years)

Further, it is agreed between the parties that this Agreement is hereby incorporated into the said Promissory Note and Mortgage/Deed of Trust and made a part thereof; and that all other terms, conditions, provisions and obligations of said Promissory Note and Mortgage/Deed of Trust not modified hereby are ratified and confirmed by both Lender and Borrower.

In Witness Whereof, parties have hereunto set their hands on .

Lois L. Fincher		
Luanne M. Randolph		
Therewas	Roncer	
Theresa Roman		

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		lotani Dubli	o for		
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by					.,
This instrument was acknowledged	d before me	on this	dav	. 20	
Country of	/	•			
County of)ss. \			·	
STATE OF)				
COMM. EXPIRES JAN. 15, 2016		iy commiss	ion expires: /-/5	16	
COMM. # 1964203 NOTARY PUBLIC - CALIFORNIA O SACRAMENTO COUNTY O				CA COUNTY OF SARAN	NEWTO
F. B. JACOBS 7	···		Maior		
by Theresa Roman .		: II			
This instrument was acknowledged	d before me	on this <u>/</u>	1 day of A P A	, 20/5	
County of SACRAMENTO)ss.)	. ;			
STATE OF CA)	· ·			

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Whereas, Lender and Borrower desire to modify the terms of the original Promissory Note and Mortgage/Deed of Trust.

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In Witness Whereof, parties have hereunto set their hands on . Lois L. Fincher uanne M. Randolph

Theresa Roman

STATE OF Oregon)	
STATE OF Oregon))ss. County of Clamath)	. The second
This instrument was acknowledged before by Theresa Roman. Lois L. Fiv	e me on this 20 day of April, 2015 Teher
V V-	meli ann Irepla
DEFICIA MELIANN LAUJILLO NUMARY PUBLIC-OREGON COMMISSION NO 9219130 MY COMMISSION ROPER 17, 2017	Notary Public for Cregon My commission expires: 11-17-2017
STATE OF)	OFFICIAL STAMP MELI ANN TRUJILLO NOTARY PUBLIC-OREGON
County of)	COMMISSION NO. 921913 MY COMMISSION EXPIRES NOVEMBER 17, 2017
	·韩甫 · 志
This instrument was acknowledged before by	e me on this day, 20
•	
	Notary Public for
	My Commission Expires:

STATE OF CA)	
County of Shasta)ss.	
This instrument was acknowledged before by Theresa Roman Luann & Mana	me on this 17 day of April 2015
	Brancy Bailey
	Notary Public for California
·	My commission expires: 2-6-2016
STATE OF	
County of Shasta)ss	·
This instrument was acknowledged before in by Luanne m Ran	me on this 17 day April , 2015
by Luanne in lear	0 2 1.
	Notary Public for California
	My Commission Expires: 2-6-2016

BRANDY BAILEY
COMM. NO. 1966207
NOTARY PUBLIC - CALIFORNIA
SHASTA COUNTY
MY COMMISSION EXPIRES
FEBRUARY 6, 2016