## 2015-008172

Klamath County, Oregon 07/23/2015 01:11:35 PM

Fee: \$62.00

**RECORDING COVER SHEET** (*Please Print or Type*) This cover sheet was prepared by the person presenting the instrument for recording. The information on this sheet is a reflection of the attached instrument and was added for the

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reflection of the attached instrument and was added for the purpose of meeting first page recording requirements in to of Oregon, ORS 205.234, and does NOT affect the instru	he State   THE COUNTY RECORDING OF
WHEN RECORDED, RETURN TO: FIRST AMERICAN TITLE INSURANCE CO. 1100 SUPERIOR AVENUE, SUITE 200 CLEVELAND, OHIO 44114 NATIONAL RECORDING	
1) TITLE(S) OF THE TRANSACTION(S) ORS MODIFICATION OF MORTGAGE	205.234(a)
2) DIRECT PARTY / GRANTOR(S) ORS 205.11 ROBERT GOOGINS	25(1)(b) and 205.160
JEFFREY P. GOOGINS	
3) INDIRECT PARTY / GRANTEE(S) ORS 205 U.S. BANK, N.A.	5.125(1)(a) and 205.160
4) TRUE AND ACTUAL CONSIDERATION ORS 93.030(5) – Amount in dollars or other	5) SEND TAX STATEMENTS TO:
\$Other	
6) SATISFACTION of ORDER or WARRANT ORS 205.125(1)(e) CHECK ONE: FULL (If applicable) PARTIAL	7) The amount of the monetary obligation imposed by the order or warrant. ORS 205.125(1)(c)
8) If this instrument is being Re-Recorded, con accordance with ORS 205.244: "RERECORD	nplete the following statement, in DED AT THE REQUEST OF TO CORRECT
PREVIOUSLY RECORDED IN BOOK"	, OR AS FEE

When recorded mail to: #:9646444
First American Title

Loss Mitigation Title Services 12106.3 P.O. Box 27670 Santa Ana. CA. 92799

Santa Ana, CA 92799 RE: GOOGINS - BMPG+

Prepared By: Carla Cristobal U.S. Bank Home Mortgage 16900 West Capitol Drive Brookfield, WI 53005 Phone: (262) 252-7388

Service Loan Number: 7890071017

## MODIFICATION OF MORTGAGE

ONE ORIGINAL LOAN PROMISSORY NOTE, MODIFICATION EXTENSION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED.

This Balloon Loan Modification ("Modification"), entered into effective as of 24th day of FERLUNEY, 2015, between ROBERT GOOGINS, A MARRIED PERSON AND JEFFREY P GOOGINS, A MARRIED PERSON ("Grantor"), whom resides at 108 SANDPIPER DRIVE MOORESVILLE NC 28117, and U.S. Bank N.A. ("Grantee"), who's address is 4801 Frederica St, Owensboro, KY 42301, and given to Mortgage Electronic Registrations Systems, Inc. ("MERS") (solely as nominee for Lender, and Lender's successors and assigns), as beneficiary, MERS in organized and existing under the laws of Delaware, amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated JANUARY 26, 2006, securing the original principal sum of U.S. \$64,000.00, recorded on JANUARY 31, 2006, Document Number M06-01912 and in KLAMATH County records in the State of OREGON. (2) the Balloon Note bearing the same date as, and secured by the Security Instrument (the "Note") which has been assigned MERS WHOS ADDRESS IS 1901 E VOORHEES STREET, SUITE C DANVILLE, IL 61834 Registration No. 1000212 7890071017 4 and MERS Registration Date FEBRUARY 02, 2006 which covers the real and personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at: LOT 16 QUAIL POINT ESTATES KLAMATH FALLS OR 97601, the real property described being set forth as follows:

LOT 16, TRACT 1432-QUAIL POINT ESTATES, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON, BEING A REPLAT OF PARCEL 2 OF LAND PARTITION 27-93 AND LOTS 18-26, BLOCK 10 OF BUENA VISTA ADDITION, SITUATED IN THE SW 1/4 OF SECTION 19 AND THE NW 1/4 OF SECTION 30, TOWNSHIP 38 SOUTH, RANGE 9 EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON.

49861111

Parcel ID Number: R891960

OR

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

This is a Mortgage Amendment as defined in M.S 287, 01 Subd 2, and as such does not secure a new or increased amount of debt.

- 1. As of **MARCH 01, 2015**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$52,840.70**.
- The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at a yearly rate of 4.00%, beginning MARCH 01, 2015. The Borrower promises to make monthly payments of principal and interest of U.S. \$310.27, beginning on the 1<sup>st</sup> day of MARCH 2015, and continuing thereafter on the same day of each succeeding month until principal and interest are paid-in-full. If on FEBRUARY 01, 2018 ("Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Promissory Note, Modification Extension, the Borrower will pay these amounts in full on the Modified Maturity Date. At this time of Maturity Date, full principal balance is due in full.

The Borrower will make such payments at <u>4801 Frederica Street</u>, <u>Owensboro</u>, <u>Kentucky 42301</u> or at such other place the Lender may require.

- 3. The Borrower will comply with all other covenants, agreements, and requirements of the Note and Security Instruments, 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, all terms and provisions of the Loan Modification Agreement are forever canceled, null and void, as of the maturity date of the Note.
- 4. Nothing in this Modification 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 Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Modification.

ROBERT GOOGINS

JEFFREND GOOGINS

## **ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT**

Indicate title or type of attached document, number of pages and date. Indicate the capacity claimed by the signer. If the claimed capacity is a

corporate officer, indicate the title (i.e. ČEO, CFO, Secretary).

Securely attach this document to the signed document with a staple.

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

•	State of California }	
	County of Shasta }	
	On 2/24/2015 before me, Carlyn Alma	zawwotarytublic
	personally appeared <u>Robert Googlas</u> who proved to me on the basis of satisfactory evidence to name(x) is/ate subscribed to the within instrument and ack he/s/te/their executed the same in his/her/their authorized his/her/their signature(x) on the instrument the person(x), which the person(x) acted, executed the instrument.	nowledged to me that capacity(i﴾€), and that by
	I certify under PENALTY OF PERJURY under the laws of the foregoing paragraph is true and correct.	the State of California that
	WITNESS my hand and official seal.  Notary Public Signature (Notary Public Seal)	CARLYN ALMAZAN NOTARY PUBLIC - CALIFORNIA COMMISSION # 1970225 SHASTA COUNTY My Comm. Exp. March 18, 2016
	•	
	DESCRIPTION OF THE ATTACHED DOCUMENT  This form complies with if needed, should be conditioned to the states may be compared to the states may be conditioned to the	TIONS FOR COMPLETING THIS FORM a current California statutes regarding notary wording and, impleted and attached to the document. Acknowedgents from upleted for documents being sent to that state so long as the re the California notary to violate California notary law.
	signer(s) personally a  Date of notarization in  (Title or description of attached document continued)  signer(s) personally a  Date of notarization in  must also be the same	ppeared before the notary public for acknowledgment.  nust be the date that the signer(s) personally appeared which date the acknowledgment is completed.
	Number of Pages Document Date commission followed • Print the name(s) of	ust print his or her name as it appears within his or her by a comma and then your title (notary public). document signer(s) who personally appear at the time of
	Individual (s)   he/she/they, is /are ) (information may lead	ingular or plural forms by crossing off incorrect forms (i.e. or circling the correct forms. Failure to correctly indicate this to rejection of document recording.  ression must be clear and photographically reproducible, cover text or lines. If seal impression smudges, re-seal if a s, otherwise complete a different acknowledgment form.  ry public must match the signature on file with the office of
	☐ Attorney-in-Fact	nformation is not required but could help to ensure this nent is not misused or attached to a different document.

2015 Version www.NotaryClasses.com 800-873-9865

Trustee(s)

Other

State of			
County of Guil for L			
I hereby certify that on this day, be aforesaid to take acknowledgment known to be the person described that THEY executed the same for the	s, personally appeare in and who executed	ed <b>ROBERT GOOGINS AND JEF</b> the foregoing instrument and a	<b>FREY P GOOGINS</b> to be
Witnesses my hand and official seal	in the county and state	e afore said this <u>/ 4</u> day of _	Feb., 2015.
My Commission Expires: <u>のさ-ろ</u>	0-16		
Signature Notary Public	eff.	336-834 Notary Phone Number	-5800
SANDRA DOUTH Name (typed or printed)		SANDRA DOUTT NOTARY PUBLIC GUILFORD COUNTY, NC My Commission Expires 3-30-2016	
**	* PLEASE DO NOT WRITE, S RESERVED FOR LEF	STAMP OR SIGN BELOW * * * NDER'S USE ONLY	
Lender: U.S. BANK N.A.  By Michelle Horbinski Officer of U.S. Bar	ık N.A.		
State of <u>Wisconsin</u> County of <u>Waukesha</u>			
I, Samantha Hruz, the undersigned certify that the foregoing instrumen named <b>Michelle Horbinski Officer o</b> act and deed of the above company.	t was this day produc f U.S. Bank N.A., and	ed before me and in said State	and County by the above
Witness my hand and seal of office t	hisd	ay of March	,2015
My Commission Expires: March 14, 2	2017		
Samantha Hruz Name (typed or printed) Signature Notary Public	4	SAMANTHA A HRUZ	