

2018-007201

Klamath County, Oregon

06/14/2018 12:24:00 PM

Fee: \$102.00

After Recording Return To:
CoreLogic SolEx
1637 NW 136th Avenue Suite G-100
Sunrise, FL 33323

This Document Prepared By:
Home Preservation
Umpqua Bank
13535 SW 72nd Ave Suite 200
Tigard, OR 97223

Until a change is requested all
tax statements shall be sent to
the following address.
Umpqua Bank
13535 SW 72nd Ave Suite 200
Tigard, OR 97223

True and Actual Consideration is: \$24,802.44

_____[Space Above This Line For Recording Data]_____

Original Recording Date: **August 29, 1997**

Original Loan Amount: **\$45,000.00**

Loan No: **1428732257**

Investor Loan No: **0263208672**

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS.
ONE ORIGINAL IS TO BE AFFIXED TO THE ORIGINAL NOTE AND ONE ORIGINAL
IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY
INSTRUMENT IS RECORDED.
LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective **May 14, 2018**, between **CAROLYN G WALKER** ("Borrower") and **Umpqua Bank, whose address is 13535 SW 72nd Ave Suite 200, Tigard, OR 97223** ("Lender"), and amends and supplements (1) the Note (the "Note") made by the Borrower, dated **August 28, 1997**, in the original principal sum of U.S. **\$45,000.00**, and (2) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), recorded in Book/Liber **M97, Page 28503**, Instrument No: **44405** and recorded on **August 29, 1997**, of the Official Records of **KLAMATH County, OR**. The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and personal property described in the Security Instrument (and defined in the Security Instrument as the "Property"), which is located at **5169 SUMMERS LANE, KLAMATH FALLS, OR 97603**. That real property is described as follows:

See Exhibit "A" attached hereto and made a part hereof;



* 1 4 2 8 7 3 2 2 5 7 *

MULTISTATE - Freddie Mac - Single-Family Exhibit 76 - Loan Modification for Delinquent Mortgages (03/02/16)

10880 06/16



820000060



* 9 8 5 + 3 5 *

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The Borrower has requested that the Lender modify the terms of the Note and Security Instrument. The Lender has agreed to do so pursuant to the terms and conditions stated in this Modification. In consideration of the agreements made in this Modification, and other good and valuable consideration which the parties agree they have received, the Borrower and Lender agree to modify the terms of the Note and Security Instrument as follows. The Borrower and the Lender agree that the provisions of this Modification supersede and replace any inconsistent provisions set forth in the Note and Security Instrument.

1. The Borrower represents that the Borrower ☒ is, ☐ is not, the occupant of the Property.
2. The Borrower acknowledges that interest has accrued but not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses, in the total amount of **\$358.23**, have been added to the indebtedness under the terms of the Note and Security Instrument. As of **June 1, 2018**, the amount, including such amounts which have been added to the indebtedness (if any), payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$24,802.44**.
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the Unpaid Principal Balance has been paid. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **5.125%**, beginning **June 1, 2018**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$121.66**, beginning on the **1st** day of **July, 2018**, and continuing thereafter on the same day of each succeeding month. If on **June 1, 2058** (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date. The Borrower will make such payments at **Umpqua Bank, PO Box 230727, Portland, OR 97281** or at such other place as the Lender may require.
4. Except to the extent that they are modified by this Modification, the Borrower will comply with all of the covenants, agreements, and requirements of the Note and 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.
5. 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 of the terms and provisions thereof, as amended by this Modification.
6. If one or more riders are executed by the Borrower and recorded together with this Modification, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Modification as if the rider(s) were a part of this Modification.

[Check applicable box(es)]



* 1 4 2 8 7 3 2 2 5 7 *
MULTISTATE - Freddie Mac - Single-Family Exhibit 76 - Loan Modification for Delinquent Mortgages (03/02/16)
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* 9 8 5 + 3 5 *

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☐ 1-4 Family Rider - Assignment of Rents

☐ Bankruptcy Rider

☐ Modification Due on Transfer Rider

☐ Other rider

Carolyn G. Walker (Seal)
CAROLYN G WALKER -Borrower

_____[Space Below This Line For Acknowledgments]_____

State of Oregon

County of Klamath

This instrument was acknowledged before me, a Notary Public on

May 16, 2018 by

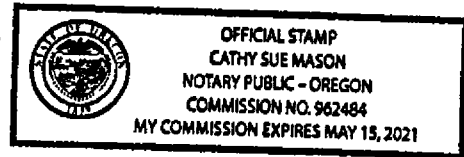
CAROLYN G WALKER.

Cathy Mason
(Signature of notarial officer)

Relationship Banker
(Title or rank)

My Commission expires : May 15, 2021

Origination Company: Umpqua Bank
NMLSR ID: 401867



* 1 4 2 8 7 3 2 2 5 7 *
MULTISTATE - Freddie Mac - Single-Family Exhibit 76 - Loan Modification for Delinquent Mortgages (03/02/16)
10880 06/16



* 9 8 5 + 3 5 *
(page 3 of 4)

Umpqua Bank

By: [Signature] (Seal) - Lender

Name: Jay Mortensen

Title: Senior Vice President

5-29-18
Date of Lender's Signature

[Space Below This Line For Acknowledgments]

State of Oregon

County of Washington

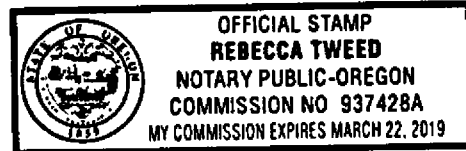
This instrument was acknowledged before me, on 5-29-18
by

Jay Mortensen, the Senior Vice President of
Umpqua Bank

[Signature]
(Signature of notarial officer)

Notary Public
(Title or rank)

My Commission expires: March 22, 2019



* 1 4 2 8 7 3 2 2 5 7 *
MULTISTATE - Freddie Mac - Single-Family Exhibit 76 - Loan Modification for Delinquent Mortgages (03/02/16)
10880 06/16



* 9 8 5 + 3 5 *
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Exhibit "A"

Loan Number: 1428732257

Property Address: 5169 SUMMERS LANE, KLAMATH FALLS, OR 97603

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF KLAMATH, STATE OF OREGON: ALL THAT PORTION OF LOT 34, ELMWOOD PARK, IN THE COUNTY OF KLAMATH, STATE OF OREGON, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE WESTERLY LINE OF TRACT 34, ELMWOOD PARK, WHICH POINT IS SOUTH ALONG THE EASTERLY BOUNDARY OF SUMMERS LANE A DISTANCE OF 161.1 FEET FROM THE NORTHWEST CORNER OF SAID LOT 34; THENCE RUNNING SOUTH 89 DEGREES 46 MINUTES EAST A DISTANCE OF 187.5 FEET TO THE WESTERLY LINE OF PARCEL OF LAND CONVEYED TO EVERETT R. DENNIS, ET UX., BY DEED RECORDED ON PAGE 76 OF VOLUME 264, DEEDS THENCE SOUTH ALONG SAID LINE A DISTANCE OF 5 FEET, MORE OR LESS, TO THE NORTHWEST CORNER OF A PARCEL OF LAND CONVEYED TO EVERETT R. DENNIS, ET UX., BY DEED RECORDED ON PAGE 296 OF VOLUME 274 OF DEEDS; THENCE WEST ALONG THE NORTH LINE OF SAID PARCEL A DISTANCE OF 30 FEET; THENCE SOUTH ALONG THE WEST LINE OF SAID PARCEL A DISTANCE OF 90 FEET TO THE SOUTHERLY LINE OF SAID LOT 34; THENCE NORTH 89 DEGREES 46 MINUTES WEST ALONG SAID SOUTH LINE A DISTANCE OF 114.6 FEET; THENCE NORTH 54 DEGREES 01 1/2 MINUTES WEST A DISTANCE OF 53.0 FEET TO THE EASTERLY LINE OF SUMMERS LANE; THENCE A DISTANCE OF 64.1 FEET, MORE OR LESS, TO THE POINT OF BEGINNING. CODE 41 MAP 3909-14BC TL 4400.



* 1 4 2 8 7 3 2 2 5 7 *

Exhibit A Legal Description Attachment 11/12



* 9 8 5 + 3 5 *

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