

Loan No: 773010

AFTER RECORDED MAIL TO:

GSF Mortgage Corporation
ATTN: Michelle Esteves
15430 W. Capitol Drive
Brookfield, WI 53005
PARCEL NUMBER: R893292
LOAN NUMBER: 773010

MIN No. 1003109-0000772504-1
MERS Phone 1-888-679-6377

This instrument was drafted by:

Jonica Davis
Robertson Anschutz Veters, LLC
1500 CityWest Boulevard, Ste. 700
Houston, TX 77042
512-617-6505

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made on **April 29, 2020**, between **Jacob D Pape, a single man** ("Borrower") and **GSF Mortgage Corporation** ("Lender"), and **Mortgage Electronic Registration Systems, Inc.** ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, Security Deed (the "Security Instrument"), dated **July 17, 2019**, and recorded in/under **File No. 2019-008115** of the Official Records of Real Property of **Klamath County, Oregon**, and (2) the Note, in favor of **GSF Mortgage Corporation**, 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

3922 Birddog Drive
Klamath Falls, OR 97603
[Property Address]

the real property described being set forth as follows:

Lot 85 in Tract 1473, PHEASANT RUN, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon

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. As of **April 29, 2020**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$349,154.00**, consisting of the unpaid amount(s) loaned to Borrower by Lender and any interest and other amounts capitalized.

2. 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 the yearly rate of **3.500%**, from **April 29, 2020**. Borrower promises to make the monthly payments of principal and interest of U.S. **\$1,590.65**, beginning on **the First day of June, 2020**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.500%** will remain in effect until principal and interest are paid in full. If on **August 01, 2049** (the "Maturity Date"), 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.

3. If all or any part of the Property or any interest the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by this Security Instrument.

If Lender exercises this option, Lender shall give 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 Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on the Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument, however, the following terms and provisions are forever canceled, 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.

5. Borrower understands and agrees that:

- (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
- (c) 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.
- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) 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 which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.
- (f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist

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Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

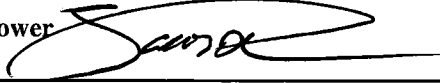
Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging. ☐

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EXECUTED [Date] 4-30-2020 to be effective as of **April 29, 2020.**

Borrower



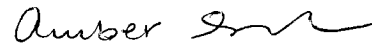
Jacob D Pape

30 APR 2020

Date

STATE OF OREGON, Klamath County

This instrument was acknowledged before me on 4-30-20, by **Jacob D Pape.**

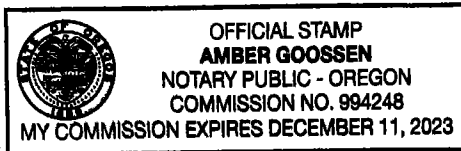


Notary Public

Amber Goossen, Paralegal

Name and title

My commission expires: 12-11-23



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ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE:

GSF Mortgage Corporation

By: _____

Name: DEBORAH BEIER

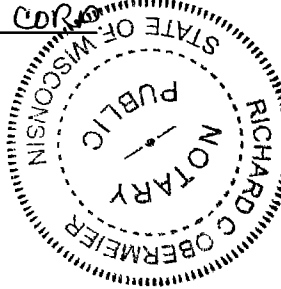
Title: COO

Date: 5-4-2020

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State of WI
County of WAUKESHA

The foregoing instrument was acknowledged before me on 5-4-2020,
by DEBORAH BEIER, COO, on behalf of the
said CSF MORTGAGE CORP

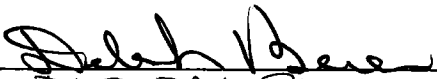


[Signature]
Notary Public
RICHARD OBERMEIER
Name and title NOTARY

My commission expires: 10-11-2026

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Mortgage Electronic Registration Systems, Inc.

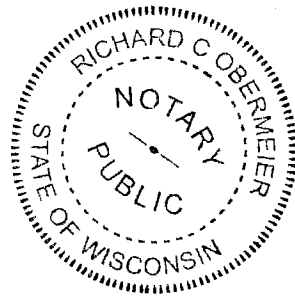
By: 
Name: DEBORAH BEER
Title: COO
Date: 5-4-2020

LOAN MODIFICATION AGREEMENT -- Single Family
Fannie Mae UNIFORM INSTRUMENT
Form 3179 1/01 (rev.04/14) (page 7) MODIFIED BY RAV
(DoD) RA0728407A - MOD3179.mls - Rev. 02/18/2020

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State of WI
County of WAUKESHA

The foregoing instrument was acknowledged before me on 5-4-2020,
by DEBORAH BEIER, COO, on behalf of the
said MERS CORP.



Notary Public
RICHARD OBERMEIER
Name and title NOTARY

My commission expires: 10-1-2020