

2021-016667

Klamath County, Oregon

11/04/2021 11:04:01 AM

Fee: \$112.00

TICOR TITLE

Recording Requested By and Return To:
AMERICAN FINANCIAL RESOURCES, INC
POST CLOSING
9 SYLVAN WAY
PARSIPPANY, NJ 07054

[Space Above This Line For Recording Data]

Loan No: 92368348

Data ID: 187

Borrower: KRISTEN LANETTE DRAKE-HOLBROOK

Original Principal Amount: **\$210,069.00**

LOAN MODIFICATION AGREEMENT

MERS Phone: 1-888-679-MERS (6377) MIN: 100336300022619925

This Loan Modification Agreement ("Agreement"), made October 12, 2021, between KRISTEN LANETTE DRAKE-HOLBROOK, ("Borrower"), AMERICAN FINANCIAL RESOURCES, INC., A Corporation, 9 SYLVAN WAY, PARPIPPANY, NJ 07054 ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), P.O. Box 2026, Flint, MI 48501-2026 tel. (888) 679-MERS ("Beneficiary"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed ("Security Instrument"), dated September 8, 2020, and granted or assigned to Mortgage Electronic Registration Systems, Inc. as Beneficiary of record (solely as nominee for Lender and Lender's successors and assigns), and recorded in 2020-011727 ON 09/15/2020 of the Official Records in the County Recorder's or Clerk's Office of KLAMATH COUNTY, OREGON securing the Note 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 4637 SHASTA WAY, KLAMATH FALLS, OR 97603, the real property described being set forth as follows:
SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

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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. The Note has been amended as set forth in the Amended Note Agreement.
2. The Security Instrument shall be amended to reflect: (a) the Note amount of \$210,069.00; (b) a maturity date of November 1, 2051; and (c) the legal description of the manufactured home to include YEAR: 2020 MODEL: BREEZE 2.5 SERIAL NO: HER03221ORAB.
3. 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 the Agreement, the Note and Security Instrument will remain unchanged, and the Borrower, Lender and Beneficiary will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.


.....(Seal)
KRISTEN LANETTE
DRAKE-HOLBROOK —Borrower

Loan No: 92368348

Data ID: 187

- Individual Acknowledgment -

STATE OF OREGON

COUNTY OF ~~CLATSOP~~ Jackson

§
§

This record was acknowledged before me on 10/18/21, 20____, by KRISTEN LANETTE DRAKE-HOLBROOK.

Signature of notarial officer: _____

Stamp (if required):


Title of office: _____

My commission expires: _____

[Signature]
Notary
Public



Lender: AMERICAN FINANCIAL RESOURCES, INC.

By: 

SUSAN ESPOSITO

Its: VICE PRESIDENT
(Printed Name and Title)

- Lender Acknowledgment -

STATE OF NEW JERSEY
COUNTY OF MORRIS

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I certify that SUSAN ESPOSITO personally
appeared before me this day, each acknowledging to me that he or she voluntarily signed the
foregoing document for the purpose stated therein and in the capacity indicated.

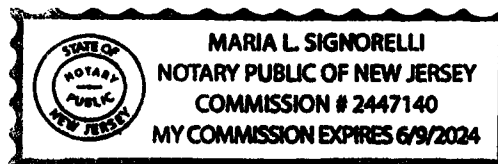
Date: October 21, 2021


Notary Public

MARIA L. SIGNORELLI

Notary's Printed Name

My commission expires: June 9, 2024



Beneficiary:

MORTGAGE ELECTRONIC REGISTRATION
SYSTEMS, INC., as Beneficiary, as nominee for
AMERICAN FINANCIAL RESOURCES, INC., its
successors and assigns

By: 

JOEPETH RUBIA

Its: VICE PRESIDENT
(Printed Name and Title)

- Beneficiary Acknowledgment -

STATE OF NEW JERSEY
COUNTY OF MORRIS

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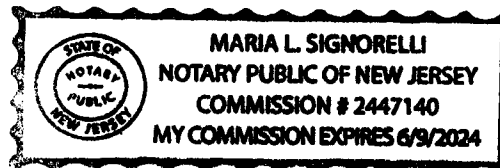
This record was acknowledged before me on October 21, 2021, by
JOEPETH RUBIA as
VICE PRESIDENT of MORTGAGE ELECTRONIC
REGISTRATION SYSTEMS, INC.

(Stamp)



Signature of notary public

My commission expires: June 9, 2024



Loan No: 92368348

Data ID: 187

Borrower: KRISTEN LANETTE DRAKE-HOLBROOK

Property Address: 4637 SHASTA WAY, KLAMATH FALLS, OR 97603

LEGAL DESCRIPTION

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".

EXHIBIT "A"
LEGAL DESCRIPTION

Lot 62 of LEWIS TRACTS, according to the official plat thereof on file in the office of the County Clerk of Klamath County, Oregon.