

**2022-008494**

Klamath County, Oregon

07/12/2022 02:13:01 PM

Fee: \$107.00

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: 2402669

Data ID: 907

Borrower: CORY R BONSER

Original Recorded Date: September 7, 2021

Original Principal Amount: \$231,906.00

**LOAN MODIFICATION AGREEMENT****MERS Phone: 1-888-679-MERS (6377) MIN: 100336300022966391**

This Loan Modification Agreement ("Agreement"), made June 30, 2022, between CORY R BONSER AND ALEXIS LIANNE HUBBLE-BONSER, AS TENANTS BY THE ENTIRETY, ("Borrower"), AMERICAN FINANCIAL RESOURCES, INC., A Corporation, 9 SYLVAN WAY, PARSEPPANY, NJ 07054 ("Lender"), and Mortgage Electronic Registration Systems, Inc. as designated nominee for Lender, beneficiary of the Security Instrument, its successors and assigns, P.O. Box 2026, Flint, MI 48501-2026 tel. (888) 679-MERS ("MERS"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed ("Security Instrument"), dated May 28, 2021, and granted or assigned to Mortgage Electronic Registration Systems, Inc, as designated nominee for Lender, beneficiary of the Security Instrument, its successors and assigns, and recorded in 2021-013607 ON 09/07/2021 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 1920 PATTERSON STREET, KLAMATH FALLS, OR 97603, the real property described being set forth as follows:

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF**

SUBJECT PROPERTY ADDRESS HAS BEEN UPDATED FROM 00 PATTERSON ST, KLAMATH FALLS, OR 97603 TO 1920 PATTERSON STREET, KLAMATH FALLS, OR 97603.

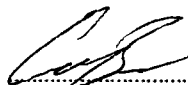
(Page 1 of 6 Pages)

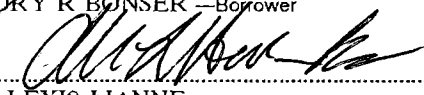
Loan No: 2402669

Data ID: 907

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 \$231,906.00; (b) a maturity date of August 1, 2052; and (c) the legal description of the manufactured home to include 2021 FLEETWOOD HERITAGE SERIAL FLE230ID20-36576AB LENGTH 56 WIDTH 27.
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 MERS will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

  
.....(Seal)  
CORY R BONSER —Borrower

  
.....(Seal)  
ALEXIS LIANNE  
HUBBLE-BONSER —Borrower

Loan No: 2402669

Data ID: 907

- Individual Acknowledgment -

STATE OF OREGON  
COUNTY OF KLAMATH

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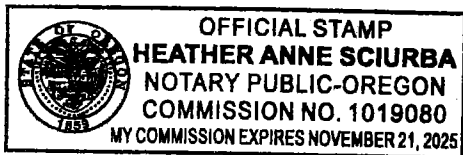
This record was acknowledged before me on June 30, 2028 by CORY  
R BONSER AND ALLEXIS LIANNE HUBBLE-BONSER .

Signature of notarial officer: [Signature]

Stamp (if required):

Title of office: Notary

My commission expires: Nov. 21 2025



**Lender:** AMERICAN FINANCIAL RESOURCES, INC.

By: \_\_\_\_\_

SUSAN ESPOSITO

Its: \_\_\_\_\_

VICE PRESIDENT

(Printed Name and Title)

**- Lender Acknowledgment -**

STATE OF NEW JERSEY  
COUNTY OF MORRIS

§  
§

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: \_\_\_\_\_

July 5, 2022

Lisa A. Salvatoriello  
Notary Public

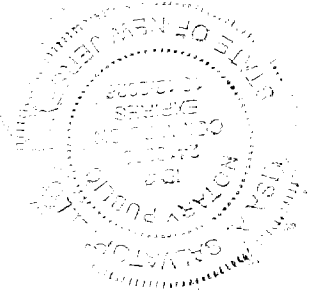
Lisa A. Salvatoriello

Notary's Printed Name

My commission expires: \_\_\_\_\_

10/12/2026

Lisa A. Salvatoriello  
NOTARY PUBLIC  
State of New Jersey  
ID # 2413390  
My Commission Expires 10/12/2026



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

By:   
JOSEPH RUBIA

Its: VICE PRESIDENT  
(Printed Name and Title)

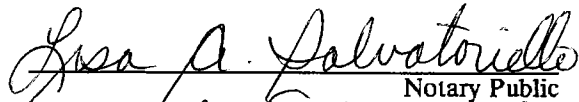
- Beneficiary Acknowledgment -

STATE OF NEW JERSEY  
COUNTY OF MORRIS

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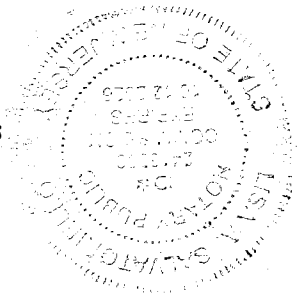
I certify that Joseph Rubia personally appeared before me this day, each acknowledging to me that he or she voluntarily signed the foregoing document for the purpose stated therein and in the capacity indicated.

Date: July 5, 2022

  
Notary Public  
Lisa A. Salvatoriello  
Notary's Printed Name

My commission expires: 10/12/2026

Lisa A. Salvatoriello  
NOTARY PUBLIC  
State of New Jersey  
ID # 2413390  
My Commission Expires 10/12/2026



Loan No: 2402669

Data ID: 907

Borrower: CORY R BONSER

Property Address: 1920 PATTERSON STREET, KLAMATH FALLS, OR 97603

### LEGAL DESCRIPTION

Paste final legal description here then photocopy.

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### EXHIBIT "A"

Lots 1 and 2, Tract 1368, according to the official plat thereof on file in the office of the County Clerk, Klamath County, Oregon.