

After Recording Return To:  
CoreLogic SolEx  
1625 NW 136th Ave, Ste E100  
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: \$0.00

[Space Above This Line For Recording Data]  
Original Recording Date: **October 18, 2018**      Loan No: **8501382776**  
Original Loan Amount: **\$171,717.00**      Investor Loan No: **0609560**

**LOAN MODIFICATION AGREEMENT**

This Loan Modification Agreement ("Agreement"), made this 26th day of May, 2022, between **VANESSA A VIDALES-RODARTE** whose address is **1436 SISKIYOU ST, KLAMATH FALLS, OR 97601** ("Borrower") and **Oregon Housing and Community Services** which is organized and existing under the laws of **The United States of America**, and whose address is **1725 Summer ST NE Suite B, Salem, OR 97223** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **October 16, 2018** and recorded in **Instrument No: 2018-012755** and recorded on **October 18,**

**2018,** of the Official Records of **KLAMATH County, OR** and (2) 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  
**1436 SISKIYOU ST, KLAMATH FALLS, OR 97601,**  
(Property Address)

the real property described being set forth as follows:  
**THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF KLAMATH, STATE OF OREGON: LOT 51 OF WEST PARK, 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

  
\* 8 5 0 1 3 8 2 7 7 6 \*

  
\* 1 0 2 7 3 + 3 5 \*

  
\* 7 0 0 0 4 1 6 3 0 1 \*

  
820002014

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follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of **May 1, 2022**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$173,870.27**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **\$8,913.99** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **4.125%**, from **May 1, 2022**. Borrower promises to make monthly payments of principal and interest of U.S. **\$842.67**, beginning on the **1st** day of **June, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **May 1, 2052** (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 in 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 the 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 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.



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5. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.
6. 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 this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary 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.



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Vanessa a Vidales Rodarte  
VANESSA A VIDALES-RODARTE -Borrower

Date: 6/20/22

\_\_\_\_\_[Space Below This Line For Acknowledgments]\_\_\_\_\_

State of Oregon

County of Klamath

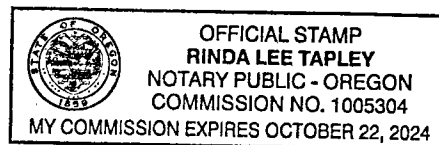
This instrument was acknowledged before me, a Notary Public on

6-20-22 by

VANESSA A VIDALES-RODARTE.

Rinda Lee Tapley  
(Signature of notarial officer)

Notary  
(Title or rank)



My Commission expires : 10-22-24

Origination Company: Umpqua Bank  
NMLSR ID: 401867



Oregon Housing and Community Services

By: [Signature] (Seal) - Lender

Name: Chris Knight

Title: Financial Analyst

7/5/22 Date of Lender's Signature

[Space Below This Line For Acknowledgments]

State of Oregon

County of Marion

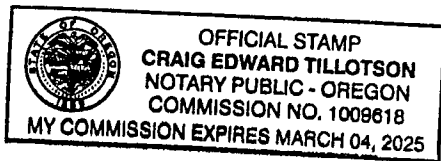
This instrument was acknowledged before me, on July 5, 2022  
by

Chris Knight, the Financial Analyst of  
Oregon Housing and Community Services

[Signature]  
(Signature of notarial officer)

Loan Servicing Specialist  
(Title or rank)

My Commission expires: 3/4/2025



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