

2023-000296

Klamath County, Oregon

01/13/2023 01:28:01 PM

Fee: \$107.00

Recording Requested By and Return To:
AMERICAN FINANCIAL RESOURCES, INC
POST CLOSING
8 CAMPUS DRIVE, SUITE 401
PARSIPPANY, NJ 07054

[Space Above This Line For Recording Data]

Loan No: 2426819

Data ID: 258

Borrower: GREG ALLEN HATCHER

Original Recorded Date: April 20, 2022

Original Principal Amount: \$267,576.00

LOAN MODIFICATION AGREEMENT

MERS Phone: 1-888-679-MERS (6377) MIN: 100336300023208462

This Loan Modification Agreement ("Agreement"), made December 27, 2022, between GREG ALLEN HATCHER AND KATHERINE PATRICIA HATCHER, AS TENANTS BY THE ENTIRETY, ("Borrower"), AMERICAN FINANCIAL RESOURCES, INC., A Corporation, 8 CAMPUS DRIVE, SUITE 401, PARSIIPPANY, 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 April 15, 2022, 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 2022-005053 ON 04/20/2022 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 2248 JARRED LANE, 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 Simmers Avenue, Klamath Falls, OR 97603 to 2248 Jarred Lane, Klamath Falls, OR 97603.

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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 \$267,576.00; (b) a maturity date of February 1, 2053; and (c) the legal description of the manufactured home to include YEAR: 2021 MAKE: CMH MODEL: BREEZE 2.5 SERIAL #: ALB040382ORAB LENGTH: 72 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)
GREG ALLEN HATCHER —Borrower


.....(Seal)
KATHERINE PATRICIA HATCHER —Borrower

Loan No: 2426819

Data ID: 258

- Individual Acknowledgment -

STATE OF OREGON
COUNTY OF KLAMATH

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This record was acknowledged before me on 5 January, 2023, by GREG ALLEN HATCHER AND KATHERINE PATRICIA HATCHER.

Signature of notarial officer: Marla Michele Hanlon-Abetta

Stamp (if required):

Title of office: Notary Public State of Oregon

My commission expires: 3/10/2023



Lender: AMERICAN FINANCIAL RESOURCES, INC.

By: [Signature]

SUSAN ESPOSITO

Its: VICE PRESIDENT
(Printed Name and Title)

- Lender Acknowledgment -

STATE OF NEW JERSEY
COUNTY OF MORRIS

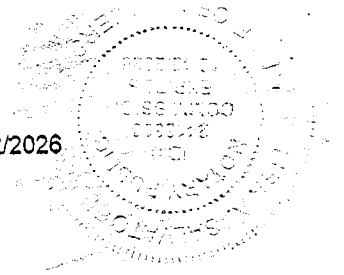
I certify that Susan Esposito personally
appeared before me this day, each acknowledging to me that he or she voluntarily signed the
foregoing document for the purpose stated therein and in the capacity indicated.

Date: January 10, 2023

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)

STATE OF NEW JERSEY
COUNTY OF MORRIS

- Beneficiary Acknowledgment -

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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.

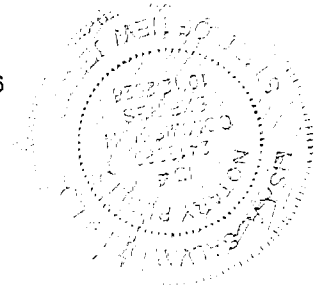
Date: January 10, 2023

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



Loan No: 2426819

Borrower: GREG ALLEN HATCHER

Data ID: 258

Property Address: 2248 JARRED LANE, KLAMATH FALLS, OR 97603

LEGAL DESCRIPTION

Paste final legal description here then photocopy.

PARCEL A:

Parcel 2 Land Partition 19-99 situated in the SE1/4 NW1/4 of Section 1, Township 39 South, Range 9 East, Willamette Meridian, Klamath County, Oregon.

EXCEPTING THEREFROM the following real property a tract of land being a portion of Parcel 2 "Land Partition 19-99", situated in the SE1/4 NW1/4 of Section 1, Township 39 South, Range 9 East of the Willamette Meridian, Klamath County, Oregon, being more particularly described as follows:

Beginning at the Southwest corner of said Parcel 2 of Land Partition 19-99; thence North 89°09'53" East, along the South line of said Parcel 2, 16.30 feet; thence leaving said South line North 00°10'00" East 50.00 feet, thence North 89°50'00" West 14.30 feet; thence North 00°10'00" East 59.77 feet to a point on the North line of said Parcel 2; thence South 89°09'53" West 2.00 feet to the Northwest corner of said Parcel 2; thence South 00°10'00" West 110.02 feet to the point of beginning, with bearings based on the said plat of "Land Partition 19-99", on file at the office of the Klamath County Clerk.

PARCEL B:

Parcel 3 Land Partition 19-99 situated in the SE1/4 NW1/4 of Section 1, Township 39 South, Range 9 East, Willamette Meridian, Klamath County, Oregon.