

After Recording Return To:  
CoreLogic SolEx  
1625 NW 136th Ave, Ste E100  
Sunrise, FL 33323

This Document Prepared By:  
Antonia Coats  
CoreLogic SolEx  
1625 NW 136th Ave, Ste E100  
Sunrise, FL 33323

Until a change is requested all  
tax statements shall be sent to  
the following address.  
LoanCare, LLC  
3637 Sentara Way  
Virginia Beach, VA 23452

True and Actual Consideration is: \$32,443.84

[Space Above This Line For Recording Data]

Original Recording Date: June 13, 2019      Loan No: 0040882045  
Original Loan Amount: \$211,105.00      Investor Loan No: 0232337165  
FHA Case No.: 431-6894252-703

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 28th day of December, 2022, between **SHELA A FREDELL** whose address is **1530 CALIFORNIA AVE, KLAMATH FALLS, OR 97601** ("Borrower") and **Lakeview Loan Servicing, LLC, by LoanCare, LLC as agent under Limited POA** which is organized and existing under the laws of **The United States of America**, and whose address is **3637 Sentara Way, Virginia Beach, VA 23452** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **June 13, 2019** and recorded in **Instrument No: 2019-006673** and recorded on **June 13, 2019**, 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

1530 CALIFORNIA AVE, KLAMATH FALLS, OR 97601,  
(Property Address)

the real property described being set forth as follows:  
**See Exhibit "A" attached hereto and made a part hereof;**

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 **January 1, 2023**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$177,047.35**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **\$5,377.30** 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 **7.625%**, from **January 1, 2023**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,181.48**, beginning on the **1st** day of **February, 2023**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **January 1, 2063** (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.



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.



HUD MODIFICATION AGREEMENT  
8300h 01/14

Sheila A Fredell  
SHELA A FREDELL -Borrower

Date: 1/9/23

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

State of Oregon

County of Klamath

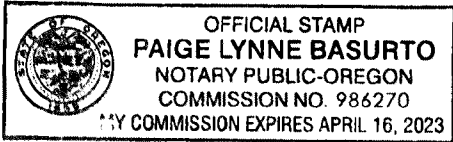
This instrument was acknowledged before me, a Notary Public on

January 9, 2023 by

SHELA A FREDELL.

Paige Lynne Basurto  
(Signature of notarial officer)

Notary Public  
(Title or rank)



My Commission expires : April 16, 2023



\* 1 0 1 7 0 3 3 9 0 1 \*  
HUD MODIFICATION AGREEMENT  
8300h 01/14



By: \_\_\_\_\_ (Seal) - Lender

Title: **Assistant Secretary**

Date of Lender's Signature

County of Broward

this 23 day of Jan., 2023, by Travia Reese, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

Sandra M. Cohen

Type of Identification Produced \_\_\_\_\_



(page 5 of 5)

**Exhibit "A"**

Loan Number: **0040882045**

Property Address: **1530 CALIFORNIA AVE, KLAMATH FALLS, OR 97601**

**Legal Description:**

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF KLAMATH, STATE OF OREGON: LOT 9, BLOCK 115, BUENA VISTA ADDITION TO THE CITY OF KLAMATH FALLS, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY, OREGON.



\* 0 0 4 0 8 8 2 0 4 5 \*

12338 06/18 Exhibit A Legal Description Attachment



\* 8 6 5 9 8 1 + 2 5 \*

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