

2023-001188

Klamath County, Oregon

02/21/2023 12:41:02 PM

Fee: \$107.00

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: \$94,721.90

[Space Above This Line For Recording Data]

Original Recording Date: May 18, 2011

Original Loan Amount: \$90,777.00

Loan No: 0011056330

Investor Loan No: 0217779501

FHA Case No.: 4315199149-703

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 24th day of January, 2023, between **CHRISTINA LANE GEORGE** whose address is **5495 WOCUS RD, 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 **May 13, 2011** and recorded in **Instrument No: 2011-006277** and recorded on **May 18, 2011**, 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

5495 WOCUS ROAD, 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



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

1. As of **February 1, 2023**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$94,721.90**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **\$6,596.24** 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 **5.375%**, from **February 1, 2023**. Borrower promises to make monthly payments of principal and interest of U.S. **\$530.42**, beginning on the **1st** day of **March, 2023**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **February 1, 2053** (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.

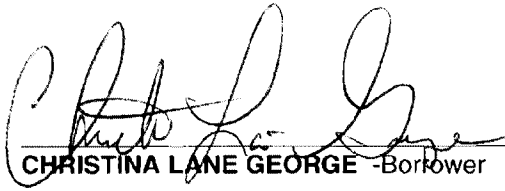


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5. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not 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.




CHRISTINA LANE GEORGE -Borrower

Date: 2/8/2023

[Space Below This Line For Acknowledgments]

State of Oregon

County of klamath

This instrument was acknowledged before me, a Notary Public on

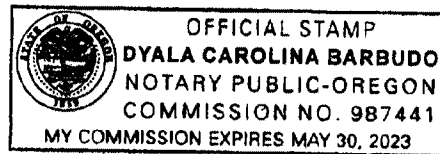
February 8th 2023 by

CHRISTINA LANE GEORGE.

(Signature of notarial officer)

Store Lead Associate
(Title or rank)

My Commission expires : MAY 30, 2023



LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC

By: Analia Barillas (Seal) - Lender

Name: _____

Title: Assistant Secretary

FEB 17 2023

Date of Lender's Signature

_____[Space Below This Line For Acknowledgments]_____

State of Florida

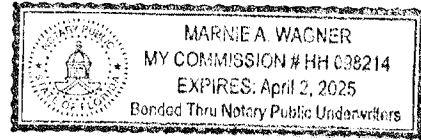
County of Broward

The foregoing instrument was acknowledged before me by means of [☒] physical presence or [☐] online notarization,

this 17 day of Feb, 2023 by Analia Barillas, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

Marnie A. Wagner
(Signature of Notary Public - State of Florida)

Marnie A. Wagner
(Print, Type or Stamp Commissioned Name of Notary Public)



Personally Known ☒ OR Produced Identification _____

Type of Identification Produced _____



HUD MODIFICATION AGREEMENT
8300h 01/14



Exhibit "A"

Loan Number: 0011056330

Property Address: 5495 WOCUS ROAD, KLAMATH FALLS, OR 97601

Legal Description:

A PARCEL OF LAND SITUATED IN THE NE1/4 SW1/4 OF SECTION 7, TOWNSHIP 38 SOUTH, RANGE 9, EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE EASTERLY RIGHT OF WAY LINE OF THE DALLES-CALIFORNIA HIGHWAY, WHICH POINT BEARS NORTH 89° 49' WEST 429.2 FEET; THENCE SOUTH 6° 20' WEST 662.2 FEET FROM THE CENTER OF SECTION 7, TOWNSHIP 38 SOUTH, RANGE 9, EAST OF THE WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON, WHICH POINT IS AT THE NORTHWEST CORNER OF THE TRACT HEREIN DESCRIBED; THENCE SOUTH 89° 49' EAST, 486.5 FEET TO A POINT; THENCE SOUTH 6° 20' WEST 90 FEET TO A POINT; THENCE NORTH 89° 49' WEST 486.5 FEET TO A POINT; THENCE NORTH 6° 20' EAST ALONG THE EASTERLY RIGHT OF WAY LINE OF THE DALLES-CALIFORNIA HIGHWAY, 90 FEET TO THE PLACE OF BEGINNING.



* 0 0 1 1 0 5 6 3 3 0 *
12338 06/18 Exhibit A Legal Description Attachment



* 8 7 9 2 7 6 + 2 5 *
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