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Document Title: LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

Document Date: JANUARY 12, 2024

Grantor: PATRICK M. VANDOMELEN AND JENNIFER A. VANDOMELEN

Grantor Mailing Address: 11958 SUN FOREST DR, GILCHRIST, OREGON 97737

Grantee: FLAGSTAR BANK, N.A.

Grantee Mailing Address: 8800 BAYMEADOWS WAY WEST, SUITE 400
JACKSONVILLE, FL 32256

Legal Description:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

Reference Instrument: 2022-009633 Book: Page:

|||0505820777

This Document Prepared By:

RUTH BULWINKLE
FLAGSTAR BANK, N.A.
8800 BAYMEADOWS WAY WEST, SUITE 400
JACKSONVILLE, FL 32256
800-393-4887

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Original Principal Amount: \$105,000.00

Investor Loan No.: 0010987281

Unpaid Principal Amount: \$104,167.81

Loan No: 0505820777

New Principal Amount: \$108,724.79

New Money (Cap): \$4,556.98

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 12TH day of JANUARY, 2024, between **PATRICK M. VANDOMELEN AND JENNIFER A. VANDOMELEN** ("Borrower"), whose address is **11958 SUN FOREST DR, GILCHRIST, OREGON 97737** and **FLAGSTAR BANK, N.A.** ("Lender"), whose address is **8800 BAYMEADOWS WAY WEST, SUITE 400, JACKSONVILLE, FL 32256**, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **AUGUST 5, 2022** and recorded on **AUGUST 8, 2022** in **INSTRUMENT NO. 2022-009633**, of the **OFFICIAL** Records of **KLAMATH COUNTY, OREGON**, 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,

11958 SUN FOREST DR, GILCHRIST, OREGON 97737
(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, 2024**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$108,724.79, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
- 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 **6.7500%** from **JANUARY 1, 2024**. Borrower promises to pay monthly payments of principal and interest of U.S. \$656.00 beginning on the **1ST** day of **FEBRUARY, 2024** and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **6.7500%** will remain in effect until the principal and interest are paid in full. If on **JANUARY 1, 2064** (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
 - (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) Borrower understands and agrees that:
 - (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to

default in the making of the modified payments hereunder.

- (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
- (c) 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.
- (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
- (e) Borrower agrees to make and execute such other documents or papers as may be necessary or required 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.
- (f) **Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.**

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging ☐.

In Witness Whereof, I have executed this Agreement.

PATRICK M. VANDOMELEN
Borrower: **PATRICK M. VANDOMELEN**

1/25/2024

Date

JENNIFER A. VANDOMELEN
Signed with **Stavvy**
Borrower: **JENNIFER A. VANDOMELEN**

1/25/2024

Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

OK STATE OF ~~OREGON~~ MICHIGAN Michigan
COUNTY OF Macomb

This instrument was acknowledged before me on 1/25/2024 (date) by
PATRICK M. VANDOMELEN, JENNIFER A. VANDOMELEN (name(s) of person(s)).

x This notarial act involved the use of communication technology.

Colin Kitchen
Signed with **Stavvy**
Notary Public (signature)

Notary Printed Name: Colin Kitchen

My commission expires: 2/8/2029

COLIN KITCHEN
Notary Public
State of Michigan
County of Macomb
My Commission Expires February 8, 2029

Notarized remotely via audio/video communication using Stavvy

In Witness Whereof, the Lender has executed this Agreement.

FLAGSTAR BANK, N.A.

Sharon Smith

Signed with **Stavvy**

By Sharon Smith

(print name)

(title)

1/26/2024

Date

Asset Administration Escalations Specialist

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

State of Florida

County of Duval

This instrument was acknowledged before me on 1/26/2024 by
Sharon Smith, the Asset Administration Escalations Specialist
of FLAGSTAR BANK,
N.A., a company, on behalf of the company.

☒ This notarial act was an online notarization using communication technology.

Leslie A. Hartsfield

Signed with **Stavvy**
Notary Public

Printed Name: Leslie A. Hartsfield

My commission expires: 3/2/2025

LESLIE A. HARTSFIELD
Notary Public State Of Florida
Commission Number hh99384
My Commission Expires March 2, 2025

Notarized remotely via audio/video communication using Stavvy

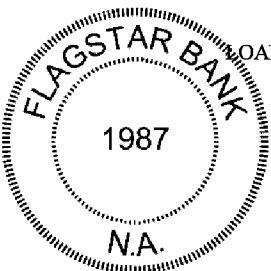


EXHIBIT A

BORROWER(S): PATRICK M. VANDOMELEN AND JENNIFER A. VANDOMELEN

LOAN NUMBER: 0505820777

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF GILCHRIST, COUNTY OF KLAMATH, STATE OF OREGON, and described as follows:

LOTS ONE (1) AND TWO (2), BLOCK FIVE (5), SUN FOREST ESTATES, TRACT 1060 ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

ALSO KNOWN AS: 11958 SUN FOREST DR, GILCHRIST, OREGON 97737