

After Recording Return To:
First American Mortgage Solutions, LLC
4795 Regent Blvd - MC-3007
Irving, TX 75063

This Document Prepared By:
Home Preservation
Umpqua Bank
9285 NE Tanasbourne Dr
Hillsboro, OR 97124

Until a change is requested all
tax statements shall be sent to
the following address.
Umpqua Bank
9285 NE Tanasbourne Dr.
Hillsboro, OR 97124

True and Actual Consideration is: \$69,754.40

_____[Space Above This Line For Recording Data]_____
Original Recording Date: May 02, 2002 Loan No: 6505098752
Original Loan Amount: \$94,158.00 Investor Loan No: 0480970
FHA Case No.: 431-3734061-703

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 21st day of June, 2024, between **NEAL A WOLFRAM** whose address is **3004 BUTTE 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 **9285 NE Tanasbourne Dr, Hillsboro, OR 97124** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **May 02, 2002** and recorded in Book/Liber **M02, Page 26462** and recorded on **May 02, 2002** 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

3004 BUTTE STREET, 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):



* 7 0 0 0 6 4 1 3 0 1 *
MODIFICATION AGREEMENT Custom HUD Fixed Rate Modification
8300h 01/22



1. As of **April 1, 2024**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$69,754.40**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **\$5,941.61**.
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 **5.950%**, from **April 1, 2024**. Borrower promises to make monthly payments of principal and interest of U.S. **\$415.97**, beginning on the **1st** day of **May, 2024**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **April 1, 2054** (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



MODIFICATION AGREEMENT Custom HUD Fixed Rate Modification
8300h 01/22

(page 2 of 5)

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.



MODIFICATION AGREEMENT Custom HUD Fixed Rate Modification
8300h 01/22

(page 3 of 5)

Neal A. Wolfram
NEAL A WOLFRAM -Borrower

Date: 7-19-2024

_____[Space Below This Line For Acknowledgments]_____

State of Oregon

County of to Oregon Klamath

This instrument was acknowledged before me, a Notary Public on

7/19/2024 by

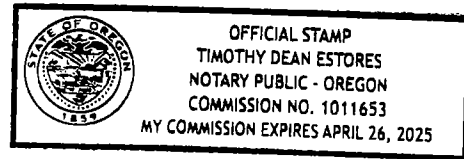
NEAL A WOLFRAM.

[Signature]
(Signature of notarial officer)

Notary Public
(Title or rank)

My Commission expires : 4/26/2025

Origination Company: **UMPQUA Bank**
NMLSR ID: **401867**



MODIFICATION AGREEMENT Custom HUD Fixed Rate Modification
8300h 01/22

Oregon Housing and Community Services

By: Cheryl Lyons (Seal) - Lender
Name: Loan Specialist
Title: Cheryl Lyons

8/6/2024 Date of Lender's Signature
[Space Below This Line For Acknowledgments]

State of Oregon

County of Marion

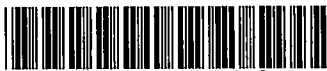
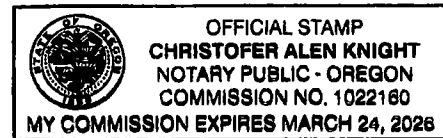
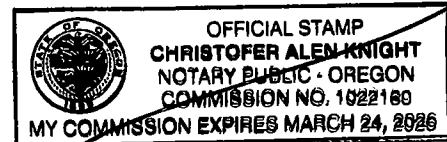
This instrument was acknowledged before me, on August 6, 2024
by

Cheryl Lyons, the Loan Specialist of
Oregon Housing and Community Services

[Signature]
(Signature of notarial officer)

Notary Public
(Title or rank)

My Commission expires: March 24, 2026



MODIFICATION AGREEMENT Custom HUD Fixed Rate Modification
8300h 01/22

Exhibit "A"

Loan Number: **6505098752**

Property Address: **3004 BUTTE STREET, KLAMATH FALLS, OR 97601**

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF KLAMATH, STATE OF OREGON: LOT 17, IN BLOCK 13 OF STEWART ADDITION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.



* 6 5 0 5 0 9 8 7 5 2 *
12338 06/18 Exhibit A Legal Description Attachment



* 1 3 8 7 1 + 3 5 *
Page 1 of 1