

**2024-010699**

**Klamath County, Oregon**

12/11/2024 08:57:02 AM

Fee: \$142.00

**Prepared By: Lizet Morales-Perez**

PHH Mortgage Services  
Attn: Contract Management  
PO Box 24737  
West Palm Beach, FL 33416-9838  
Investor #: 59W

**When Recorded Return to:**

**First American Title Insurance Co**  
**4795 Regent Blvd MC 4002**  
**Irving, TX 75063**  
**866-416-5320**

\_\_\_\_\_[Space Above This Line for Recording Data]\_\_\_\_\_

**LOAN MODIFICATION AGREEMENT**

**Servicer:**

**Original Mortgagor / Maker:**

**Marital Status:**

**Original Mortgagee / Payee:**

PHH Mortgage Services

CHRISTINE ALLEN AND BRETT PELLESCI

MARRIED

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.  
("MERS"), AS DESIGNATED NOMINEE FOR SUMMIT FUNDING,  
INC BENEFICIARY OF THE SECURITY INSTRUMENT, ITS  
SUCCESSORS AND ASSIGNS

**Original Amount:**

\$419,430.00

**Original Mortgage Date:**

03/29/2022

**Date Recorded:**

03/30/2022

**Reel / Book:**

----

Page / Liber: ----

**CRFN / Document/Instrument #:**

2022-003861

**AP# / Parcel #:**

451987

**Property Address:**

1434 PATTERSON ST

**City: KLAMATH FALLS**

**County: KLAMATH**

**State: OREGON**

**Present Holder of the Note and Lien:**

SUMMIT FUNDING, INC.  
C/O PHH MORTGAGE CORPORATION  
PO Box 24737

**Holder's Mailing Address:**  
**(Including county)**

West Palm Beach, FL 33416-9838  
Palm Beach County

**Pre MOD UPB**

\$422,187.99

**New Loan Amount**

\$440,623.41

**New Money**

\$18,435.42\_\_\_\_\_

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

Registered Land (OH Only):

☐ YES

☐ NO

AFN# (OH Only):

\_\_\_\_\_

District (NYC Only): \_\_\_\_\_

Section: \_\_\_\_\_

Block: \_\_\_\_\_

Lot: \_\_\_\_\_

District (MA Only): \_\_\_\_\_

Lot (DC Only): \_\_\_\_\_

Square: \_\_\_\_\_

**Certificate of Preparation**

This is to certify that this instrument was prepared by PHH Mortgage Corporation, one of the parties named in the instrument.

  
Lizet Morales-Perez  
Servicing Operations Specialist

LOSS MITIGATION

PHH Mortgage Corporation  
Loss Mitigation Department  
5720 Premier Park Dr  
West Palm Beach, FL 33407  
1-800-850-4622

Loan Number: 7242270317  
Investor Loan Number: 0234681838  
Investor/Owner Name: Summit Funding, Inc.

This document was prepared by PHH Mortgage Corporation

**After Recording Return To:**  
PHH Mortgage Corporation  
Attention: Modification Processing  
PO Box 24737  
West Palm Beach, FL 33416-9838

\_\_\_\_\_ [Space Above This Line For Recording Data] \_\_\_\_\_

**LOAN MODIFICATION AGREEMENT**  
**Providing for Fixed Interest Rate**

Borrower (s): CHRISTINE ALLEN, BRETT PELLESCI

**PLEASE NOTE FOR HELOC ACCOUNTS WITH ACTIVE DRAW PERIODS -  
ONCE THE FINAL MODIFICATION IS EXECUTED AND UPDATED IN OUR SYSTEM ON RECORD, ANY OPEN HELOC  
DRAW PERIOD WILL BE TERMINATED AND THE ACCOUNT WILL BE CONVERTED TO A CLOSED-END LOAN.**

The debtor(s), CHRISTINE ALLENBRETT PELLESCI and Summit Funding, Inc. through the servicer of the underlying mortgage loan agreement, PHH Mortgage Corporation, have agreed to modify the terms of said underlying mortgage loan agreement. Summit Funding, Inc. is the owner of the loan and retains all rights to collect payments as per the underlying mortgage loan agreement. PHH Mortgage Corporation, remains servicer for said underlying mortgage loan agreement.

This Loan Modification Agreement ("Agreement"), made this 19th day of August, 2024 ("Modification Agreement Date"), between CHRISTINE ALLEN, BRETT PELLESCI ("Borrower") and PHH Mortgage Corporation, Lender/Servicer or Agent for Lender/Servicer ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated 03/29/2022 and recorded in the Records of Klamath County, OR and (2) the Note, bearing the same

date as, and secured by, the Security Instrument (collectively "Loan Documents"), which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

1434 PATTERSON ST, KLAMATH FALLS, OR 97603

the real property described being set forth as follows:

**(Legal Description – Attached as Exhibit if Recording Agreement)**

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):

**Representations:**

1. Borrower is experiencing a financial hardship and as a result, 1) is or will be in default under the Loan Documents and 2) does not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments due under the Loan Documents.
2. Under penalty of perjury, borrower provided Lender with full and complete information that, when provided, accurately stated borrower's income, expenses, and assets. To the extent requested by Lender, borrower provided documents that supported that information.
3. Borrower has met any prerequisite conditions necessary for a permanent modification.
4. Borrower currently has sufficient income to support the financial obligations under the Loan Documents, as modified by this Agreement.

**Acknowledgements and Preconditions to the Modification:**

1. Lender has no obligation to make any modification of the Loan Documents if any of the requirements under this Agreement are not met.
2. Prior to the Modification Effective Date of 10/01/2024, if Lender determines that any of the representations above are no longer true and correct or any prerequisites are not met, 1) the Loan Documents will not be modified, 2) this Agreement will not be valid, and 3) Lender will have all of the rights and remedies provided by the Loan Documents.
3. The Loan Documents will not be modified unless and until 1) Lender approves this Agreement and 2) the Modification Effective Date has occurred.

**Modified Loan Terms:**

1. If all of borrower's representations outlined herein continue to be true in all material aspects and all preconditions to the modification have been met, the Loan Documents will automatically become modified on 10/01/2024 ("Modification Effective Date") and where applicable, outstanding late charges fees and penalties will be waived as allowed by the investor, once the loan modification is complete. The loan documents will be modified and the first modified payment will be due on 11/01/2024
2. The new Maturity Date will be 10/01/2054.
3. The current Unpaid Principal Balance is \$422,187.99. The New Principal Balance of the Note will be \$440,623.41 (the "New Principal Balance"). Borrower acknowledges that interest has accrued but has not been paid and the Lender also has incurred, paid, or otherwise advanced taxes insurance premiums and other expenses necessary to protect or enforce its interest in the Loan Documents and that such interest, costs and expenses, in the total amount of \$18,435.42, have been added and are included in the New Principal Balance owed under the Note and secured by the Security Instrument. This also includes amounts and arrearages that are past due as of the Modification Effective Date (including, but not limited to, unpaid and any previously deferred principal and interest, fees, escrow advances and other costs, collectively, "Unpaid Amounts") excluding any fees, costs and/or corporate advances not added to the account as of the Modification Agreement Date and amounts not added to the New Principal Balance due to investor and/or mortgage insurer restrictions less any amounts paid to the Lender but not previously credited to the Loan.

4. The New Principal Balance may represent the sum of the "Deferred Principal Balance" (if applicable), the "Principal Forgiveness" (if applicable) and the "Interest Bearing Principal Balance." The Interest-Bearing Principal Balance is \$440,623.41. Borrower understands that by agreeing to add the Unpaid Amounts to the Unpaid Principal Balance, the added Unpaid Amounts accrue interest based on the interest rate in effect under this Agreement. Borrower also understands that this means interest will now accrue on the unpaid interest that is added to the New Principal Balance, which would not happen without this Agreement. .
5. The New Principal Balance of the Note will include amounts and arrearages that are past due as of the Modification Effective Date (including, but not limited to, unpaid and any previously deferred principal and interest, fees, escrow advances and other costs, collectively, "Unpaid Amounts") excluding any fees, costs and/or corporate advances not added to the account as of the Modification Agreement Date and amounts not added to the New Principal Balance due to investor and/or mortgage insurer restrictions less any amounts paid to the Lender but not previously credited to the Loan. Any amounts not added to the New Principal Balance will remain on the account until paid and will become due when the interest-bearing balance is paid in full or upon maturity as applicable pursuant to State or Federal law.
6. Borrower understands that by agreeing to add these amounts to the outstanding principal balance, the added amounts accrue interest based on the interest rate in effect under this Agreement. Borrower also understands that this means interest will now accrue on the unpaid interest that is added to the outstanding principal balance, which would not happen without this Agreement. The New Principal Balance represents the "Interest Bearing Principal Balance."
7. Borrower promises to pay the New Principal Balance, plus interest, and any future fees/costs to the order of the Lender. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of 6.5%, beginning 10/01/2024. Borrower promises to make monthly payments of principal and interest of U.S. \$2,785.04, beginning on 11/01/2024 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. Borrower promises to also pay any applicable monthly escrow payments as outlined in this Agreement. The initial monthly escrow amount is \$375.30. The yearly rate of 6.5% will remain in effect until principal and interest are paid in full. If on 10/01/2054 (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. Borrower agrees to pay in full all amounts still owed under the Note and the Security Instrument by the earliest of: (i) The date Borrower sells or transfers an interest in the Property, (ii) The date Borrower pays the entire Interest Bearing Principal Balance, or (iii) the Maturity Date.
8. Borrower promises to pay the New Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.5%, from 10/01/2024. Borrower promises to make monthly payments of principal and interest of U.S. \$2,785.04, beginning on 11/01/2024, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full, including, but not limited to when Borrower pays off the loan at the time when the property is sold, transferred, refinanced or otherwise paid off. Borrower promises to also pay any applicable monthly escrow payments as outlined in this agreement which are subject to change. The yearly rate of 6.5% will remain in effect until principal and interest are paid in full. If on 10/01/2054 (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.

Years	Interest Rate (%)	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount* (may adjust periodically)	Total Monthly Payment* (may adjust periodically)	Payment Begins On	Number of Monthly Payments
1 - 30	6.5	10/01/2024	\$2,785.04	\$375.30	\$3,160.34	11/01/2024	360

\*The escrow payments may be adjusted periodically in accordance with applicable law due to changes in property taxes, insurance amounts or other escrow expenses and therefore the total monthly payment may change accordingly. The escrow payment amounts shown are based on current data and represent a reasonable estimate

of expenditures for future escrow obligations; however, escrow payments may be adjusted periodically in accordance with applicable law.

**Additional Agreements:**

1. **Transfer of Property.** 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.

2. **Original Loan Document Conditions.** 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.
3. Borrower understands and agrees that:
  - a. **Default Under the Modification.** 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. **Original Loan Document Conditions.** 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. Borrower agrees that the Loan Documents are composed of duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.
  - c. **Modification Does Not Constitute Release.** 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. **Costs and Expenses.** 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 or not permitted per State or federal law.
  - e. **Agreement to Provide Any Additional Modification Documents.** That if any document related to the Loan Documents and/or this Agreement is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the Loan as modified, or is otherwise missing, I will comply with the Lender's request to execute, acknowledge, initial and deliver to the Lender any documentation the Lender deems necessary. If the Note is replaced, the Lender hereby indemnifies me against any loss associated with a demand on the Note. All documents the Lender requests of me under this section 4.N. shall be referred to as "Documents". I agree to deliver the Documents within ten (10) days after I receive the Lender's written request for such replacement. This Agreement may not be supplemented, changed,

modified or omitted except by written document executed by both me and PHH Mortgage Corporation. This Modification constitutes the entire agreement between me and PHH Mortgage Corporation and, supersedes all previous negotiations and discussions between me, PHH Mortgage Corporation and/or PHH Mortgage Corporation predecessors in interest, and neither prior evidence nor any prior or other agreement shall be permitted to contradict or vary its terms. There are no promises, terms, conditions, or obligations other than those contained in this Agreement.

4. **Agreement of Use of Non-Public Information.** 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.
5. **Escrow Account.** By this paragraph, Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked and Borrower has been advised of the amount needed to fully fund the Escrow Items.

Borrower will pay to Lender on the day payments are due under the Loan Documents as amended by this Agreement, until the Loan is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Mortgage as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under the Loan Documents; (d) mortgage insurance premiums, if any, or any sums payable to Lender in lieu of the payment of mortgage insurance premiums in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments that Lender requires to be escrowed. These items are called "Escrow Items." Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in the Loan Documents, as the phrase "covenant and agreement" is used in the Loan Documents. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower fails to pay the amount due for an Escrow Item, Lender may exercise its rights under the Loan Documents and this Agreement and pay such amount and Borrower shall then be obligated to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with the Loan Documents, and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this paragraph.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under the Real Estate Settlement Procedures Act ("RESPA"), and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Unless an agreement is made in writing or applicable law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender and Borrower can

agree in writing, however, that interest shall be paid on the Funds. Lender shall provide Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by the Loan Documents, Lender shall promptly refund to Borrower any Funds held by Lender.

6. **Additional Events of Default:** Without limiting the other events of default set forth in the Loan Documents, Borrower will be in default under this Agreement and under the Loan Documents upon the occurrence of any one or more of these events:
  - a. Any material representation or warranty made by Borrower in the Loan Documents or this Agreement proves to be false or misleading in any respect.
  - b. Borrower fails to make the new modified payments as required by this Agreement.
  - c. Borrower sells or convey any interest in the Property without Lender's prior written consent.
  - d. Breach of any of the terms or provisions of this Agreement.
7. **Consequences of Your Default:** If Borrower defaults under this Agreement or the Loan Documents after the Effective Date ("Default"), Lender may, in addition to the remedies provided by the Loan Documents, subject only to applicable law, institute any foreclosure or collection proceedings without prejudice for having accepted any payments, including but not limited to the new modified payments, under this Agreement and exercise any of its rights and remedies against Borrower under the Loan Documents and/or this Agreement.
8. **Mortgage Insurance:** Borrower understands that any applicable mortgage insurance premiums on Borrower's Loan may increase as a result of the capitalization which will result in a higher total monthly payment. Furthermore, the date on which Borrower may request cancellation of mortgage insurance may change as a result of the new Unpaid Principal Balance.
9. **Credit Reporting:** Lender is required to report factual information to the credit reporting agencies. Lender may report information about Borrower's account to credit bureaus. Late payments, missed payments, or other defaults on Borrower's account may be reflected in Borrower's credit report.
10. **No Novation:** Borrower expressly agrees that this Agreement is not a new loan from Lender but a modification of the existing obligations under the Loan Documents. Neither Borrower nor Lender has any intention to extinguish or discharge the indebtedness or the liens evidenced by the Loan Documents.
11. **Severability:** Whenever possible, each provision of this Agreement shall be interpreted in such a manner as to be effective and valid under applicable law, but if any provision of this Agreement shall be or become prohibited or invalid under applicable law, such provision shall be ineffective to the extent of such prohibition or invalidity without invalidating the remainder of such provision or the remaining provisions of this Agreement.
12. **Final Agreement:** This Agreement may not be supplemented, changed, modified or omitted except by written document executed by both Borrower and Lender. This Modification constitutes the entire agreement between the parties and, supersedes all previous negotiations and discussions between Borrower, Lender and/or Lender's predecessors in interest, and neither prior evidence nor any prior or other agreement shall be permitted to contradict or vary its terms. There are no promises, terms, conditions, or obligations other than those contained in this



## BORROWER ACKNOWLEDGEMENT

**IMPORTANT – Do NOT sign this Agreement unless you are in the presence of a notary. If extenuating circumstances prevent one notary signature, separately signed and notarized agreements will be accepted; however, the agreements must be returned in the same package to PHH Mortgage Corporation.**

Each of the Borrower(s) and the Lender acknowledge that no representations, agreements or promises were made by the other party or any of its representatives other than those representations, agreements or promises specifically contained herein. This Agreement, and the Note and Security Instrument (as amended hereby) set forth the entire understanding between the parties. There are no unwritten agreements between the parties.

All individuals on the mortgage, note and the property title must sign this Agreement.

10-7-2024  
Date

Callen  
CHRISTINE ALLEN

10-07-2024  
Date

[Signature]  
BRETT PELLESCHI


State of Oregon

County of Jackson

On this 7<sup>th</sup> day of October, 2021, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Brett Polesch and Christine Allen

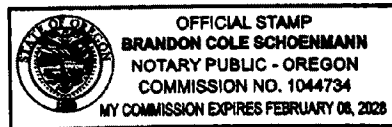
Do personally known to me or I identified to my satisfaction through the following valid identification documentation : \_\_\_\_\_, to be the person(s) who executed the within instrument, and they duly acknowledged that said instrument is their free act and deed, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Witness my hand and official seal.

  
\_\_\_\_\_  
Notary Public

My Commission Expires: 2/08/2028

**Please ensure the Notary signature is legible and the seal/stamp is clear and visible and does not overlap any text or signatures.**



## LENDER ACKNOWLEDGEMENT

(For Lender's Signature Only)

Lender acknowledges that no representations, agreements or promises were made or any of its representations other than those representations, agreements or promises specifically contained herein. This Agreement, and the Note and Security Instrument (as amended hereby) set forth the entire understanding between the parties. There are no unwritten agreements between the parties. 0317

PHH Mortgage Corporation



Lizet Morales-Perez

~~Notary Public~~  
Servicing Operations Specialist

OCT 18 2024

Date

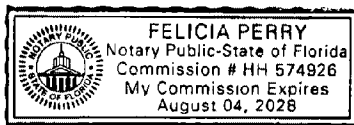
State of Florida

County of Palm Beach

On this OCT 18 2024 day of OCT 18 2024, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Lizet Morales-Perez

☒ personally known to me ☐ or identified to my satisfaction through the following valid identification documentation: Servicing Operations Specialist, to be the person(s) who executed the within instrument as of PHH Mortgage Corporation., said instrument is their free act and deed, and that they, being authorized to do so, executed and delivered said instrument for the purposes therein contained.

Witness my hand and official seal.



Felicia Perry  
Notary Public Felicia Perry

My Commission Expires: AUG 04 2028

Please ensure the Notary signature is legible and the seal/stamp is clear and visible and does not overlap any text or signatures.

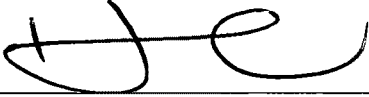
**SUMMIT FUNDING, INC. BY ITS ATTORNEY-IN-FACT PHH  
MORTGAGE CORPORATION**



By: **Lizet Morales-Perez**  
**Servicing Operations Specialist**

Date: 18-October-2024

WITNESSES:

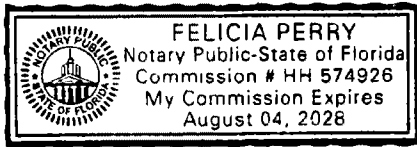


**Hubert Paul**

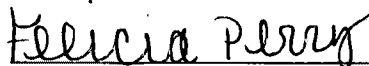
  
**Nadia S Cordero**

STATE OF Florida }  
COUNTY OF Palm Beach }

On 18-October-2024, before me, the undersigned Notary Public, personally appeared **Lizet Morales-Perez, Servicing Operations Specialist**, of SUMMIT FUNDING, INC. BY ITS ATTORNEY-IN-FACT PHH MORTGAGE CORPORATION, personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her capacity, that by her signature on the instrument, the individual(s) or person upon behalf of which the individual acted, executed the instrument, and that such individual made such appearance before the undersigned in the county of Palm Beach, State of Florida.



Witness my hand and official seal.



Notary – State of Florida  
County of Palm Beach

**Felicia Perry**

Prepared by: **Lizet Morales-Perez**

EXHIBIT "A"

THE LAND REFERRED TO IN THIS REPORT IS SITUATED IN THE COUNTY OF KLAMATH AND STATE OF OREGON, AND DESCRIBED AS FOLLOWS:

THE NORTH 64.4 FEET OF LOT 12 AND THE SOUTH 24.6 FEET OF LOT 13, IN BLOCK 2 OF SHASTA VIEW TRACTS, KLAMATH COUNTY, OREGON.