

RECORDING COVER SHEET (Please print or type)

This cover sheet was prepared by the person presenting the instrument for recording. The information on this sheet is a reflection of the attached instrument and was added for the purpose of meeting first page recording requirements in the State of Oregon, ORS 205.234, and does NOT affect the instrument.

Requested by & Return to:
ServiceLink
1355 Cherrington Pkwy
Moon Twp, PA 15108

[Sheet Address]
~~XXXXXX~~
Farmers Branch, TX 75234
[City, State Zip Code]

_____[Space Above This Line For Recording Data]_____

Loan # 0696895648

1. **TITLE(S) OF THE TRANSACTION(S)** ORS 205.234(a)
Loan Assumption Agreement
2. **DIRECT PARTY/GRANTOR(S)** ORS 205.125(1)(b) and 205.160. Grantor(s) address(es) ORS 205.234 1(b)
COURTNEY J. SHAW a/k/a Courtney J Fornet, a single woman, 3462 BARNES WAY, KLAMATH FALLS, OR 97603
3. **INDIRECT PARTY/GRANTEE(S)** ORS 205.125(1)(a) and 205.160. Grantee(s) address(es) ORS 205.234 1(b)
MERS, as nominee for Lakeview Loan Servicing LLC, 11511 Luna Rd, Farmers Branch, TX 75234
4. **TRUE AND ACTUAL CONSIDERATION** ORS 93.030(5) – Amount in dollars or other
\$ ☐ Other
5. **UNTIL A CHANGE IS REQUESTED, ALL TAX STATEMENTS SHALL BE SENT TO THE FOLLOWING ADDRESS** ORS 93.260
, 11511 Luna Road, Suite 200, Farmers Branch, TX 75234
6. **SATISFACTION of ORDER or WARRANT** ORS 205.125(1)(e)
CHECK ONE: ☒ FULL
(If applicable) ☐ PARTIAL
☐ NOT APPLICABLE
7. **The amount of the monetary obligation imposed by the order or warrant.** ORS 205.125(1)(c)
(IF APPLICABLE) \$148,377.47
8. **If this instrument is being Re-Recorded, complete the following statement, in accordance with ORS 205.444: "RERECORDED TO CORRECT _____ PREVIOUSLY RECORDED IN BOOK _____ AND PAGE _____, OR AS FEE NUMBER _____." (IF APPLICABLE)**

After Recording Please Return To:

~~Nations Mortgage LLC
11511 Loma Road, Suite 200
Farmers Branch, TX 75234
Donna Jones~~

Until a change is requested, all tax statements
Shall be sent to the following address:

3462 BARNES WAY
KLAMATH FALLS, OR 97603

_____[Space Above This Line For Recording Data]_____

LOAN ASSUMPTION AGREEMENT

Record and Return To:
ServiceLink
1355 Cherrington Parkway
Moon Township, PA 15108

FHA Case # 431-5127681703
MIN #100052550297440090
MERS TELEPHONE 1-888-679-6377
Loan # 0696895648
2002710934

THIS LOAN ASSUMPTION AGREEMENT ("Agreement"), made effective as of February 27, 2025, between Cameron B Forney ("Seller") and COURTNEY J. SHAW a/k/a Courtney J Forney, a single woman ("Borrower") and Mortgage Electronic Registration Systems, Inc. ("MERS"), as mortgagee/beneficiary, as nominee for Lakeview Loan Servicing LLC, its successors and assigns ("Lender"), amends and supplements one certain promissory note ("Note") dated August 19, 2010, in the original principal amount of \$216,889.00 executed by Cameron B. Forney and Courtney J. Forney ("Maker") payable to the order of BCK Capital Inc, a Oregon Corporation in accordance with the terms set forth therein. Seller and Borrower acknowledge that Lender is the holder and the owner of the Note or is acting for the holder and owner of the Note and understands that Lender may transfer the Note, as amended by this Agreement, and that anyone who takes the Note by transfer and who is entitled to receive payments under the Note is called the "Lender" in this Agreement. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), in the real property records of KLAMATH County/Parish, Oregon under Instr No.: 2010-010078 on August 24, 2010 and Modification of Deed of Trust dated February 9, 2018 recorded March 20, 2018 under Instr. No. 2018-002969.

Said Security Instrument conveys the real and personal property described in such Security Instrument (the "Property") located at:

3462 BARNES WAY, KLAMATH FALLS, OR 97603
(Property Address)

and described as:

SITUATED IN THE COUNTY OF KLAMATH AND STATE OF OREGON.

LOT 50 OF TRACT 1428, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE
OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Assessor's Parcel No: 890859

Multistate Loan Assumption Agreement (Escrow Account Assigned)

Borrower is purchasing the above described property from Seller and desires to assume the payment of the Note and be bound by the terms, covenants, conditions and obligations of the Note and Security Instrument. Lender who is or who represents the legal holder and owner of the Note and of the lien(s) securing the same has agreed at the request of the Seller to allow the Borrower's assumption of the balance of the indebtedness and the terms evidenced by the Note and Security Instrument as part of the consideration for the purchase of the property.

For and in consideration of the mutual promises and agreements, the parties hereto agree as follows:

1. **Acknowledgment and Assumption of Unpaid Principal Balance:** Seller and Borrower acknowledge that as of **February 27, 2025**, the amount payable under the Note and secured by the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$148,377.47**. Borrower hereby expressly assumes the payment of the indebtedness evidenced by the above described Note and promises to pay jointly and severally to the order of the Lender the sum of U.S. **\$148,377.47** (the "Principal Balance"), consisting of the unpaid principal balance less any reductions of principal made by Seller, any accrued but unpaid interest, and any additional sums advanced by Lender. Borrower also agrees to perform and comply with all covenants, conditions and obligations of the Security Instrument, as amended herein.

2. **Release of Liability:** Seller does hereby transfer and convey to Borrower all of their right, title and interest with respect to any payment heretofore or hereafter received by Lender in connection with the above-described Promissory Note and Security Instrument securing same. Lender releases Seller from any and all liability on or under the Promissory Note and Security Instrument securing such debt.

3. **Assumption of Original Terms:** Borrower acknowledges and agrees to the following terms of the Note:

Interest will be charged on the Principal Balance until the full amount of principal has been paid. Borrower will pay interest at a yearly rate of **4.125%** as set forth below. Borrower's interest rate may change in accordance with the terms stated in the Note. The Borrower promises to make initial monthly payments of principal and interest of U.S. **\$918.85**, beginning on **March 1, 2025**, and continuing thereafter on the **First** day of each succeeding month until principal and interest are paid in full. If on **March 1, 2048** ("Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, the Borrower will pay these amounts in full on the Maturity Date. The Borrower will make such payments at **PO Box 650783, Dallas, TX 75265**, or at such other place as Lender may require.

4. **Transfer of Escrow Funds to Borrower:** Seller assigns and transfers to Borrower all funds on deposit for payment of taxes, homeowner association dues, insurance premiums and any applicable refunds. Borrower may be required to supplement those funds according to Lender's escrow analysis and applicable law. Borrower understands that it is Borrower's responsibility to obtain hazard insurance on the Property and that Seller's policy will not inure to Borrower's benefit.

5. **Waiver of Due-on-Transfer Clause:** In consideration of the assumption of the Note and Security Instrument by Borrower, the Lender agrees to waive and relinquish its right under the Security Instrument to declare all sums secured by the Security Instrument immediately due and payable by reason of the sale and transfer by Seller to Borrower, it being understood and agreed that this waiver and relinquishment applies only to said sale and not to any future sales or transfers. In addition, Seller hereby agrees that if the prepayment of the Note requires a refund of a portion of the interest previously collected in order to comply with the applicable laws of this state, Seller assigns and transfers to Borrower any and all right and interest in and to any such refund, and Lender is hereby authorized to pay or credit such refund to Borrower.

6. **Loan Documentation:** The provisions of the Note and Security Instrument shall continue in full force and effect, and the Seller and Borrower acknowledge and reaffirm Seller and Borrower's liability to Lender thereunder. In the event of any inconsistency between this Agreement and the terms of the Note and Security Instruments, this Agreement shall govern. 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 the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof. Any default by Borrower in the performance of its obligations herein contained shall constitute a default under the Note and Security Instrument, and shall allow Lender to exercise all of its remedies set forth in said Security Instrument.

7. **Miscellaneous:** Borrower hereby agrees to pay all costs and expenses incurred by Lender in connection with the execution and administration of this Agreement and any other documents executed in connection herewith. Lender does not, by its execution of this Agreement, waive any rights it may have against any person not a party hereto.

This Agreement may be executed in multiple counterparts, each of which shall constitute an original instrument, but all of which shall constitute one and the same Agreement.

8. **No Oral Agreements:** The written Loan Agreements represent the final agreements between the parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties.

There are no unwritten oral agreements between the parties.

Mortgage Electronic Registration Systems, Inc., as mortgagee/beneficiary, as nominee for Lakeview Loan Servicing LLC, its successors and assigns

By: Tsedale Alemu Vice President

STATE OF Texas
COUNTY OF Dallas

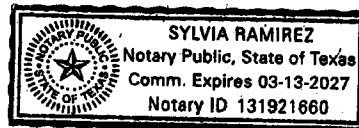
I, Sylvia Ramirez, a notary public in and for said County, in said State hereby certify that Tsedale Alemu whose name as Vice President of Mortgage Electronic Registration Systems, Inc., as mortgagee and as nominee for Lakeview Loan Servicing LLC, who is known to me, acknowledged before me on this day that, he/she, as such officer and with full authority, executed the same voluntarily for and as the act of said corporation.

Given under my hand this 27th day of February, 2025.

Sylvia Ramirez
Notary Public

Printed Name: Sylvia Ramirez

My commission expires: MAR 13 2027



BORROWER(S):

Courtney J. Shaw 02/27/2025

Signature

Date

COURTNEY J. SHAW a/k/a Courtney J Forney

Mailing address:

3462 BARNES WAY

KLAMATH FALLS, OR 97603

[Sign Originals Only]

STATE OF OREGON

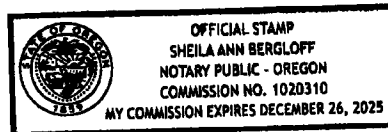
COUNTY OF Klamath

The foregoing instrument was acknowledged before me this 27th day of February, 2025 by
COURTNEY J. SHAW a/k/a Courtney J Forney.

[Signature]
Notary Public

Printed Name: Sheila Ann Bergloff

My commission expires: 12/26/2025



SELLER(S):

Signature Cameron B Forney Date 02/27/2025

Cameron B Forney

Mailing address:

5651 Liberty Ave

Klamath Falls, OR 97603

STATE OF OREGON

COUNTY OF Klamath

The foregoing instrument was acknowledged before me this 27th day of February 2025 by
Cameron B Forney.

[Signature]
Notary Public

Printed Name: Sheila Ann Bergloff
My commission expires: 12/26/2025

