

**2025-005313**

**Klamath County, Oregon**

**06/30/2025 08:41:01 AM**

**Fee: \$122.00**

When recorded mail to:

**FIRST AMERICAN TITLE**

**DTO REC., MAIL CODE: 4002**

**4795 REGENT BLVD**

**IRVING, TX 75063**

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**Document Title: LOAN MODIFICATION AGREEMENT (DEED OF TRUST)**

**Document Date: MAY 21, 2025**

**Grantor: NATASCHA MARIE JAMMES AND ZACHARY J. KALLINGER AS TENANTS BY THE ENTIRETY**

**Grantor Mailing Address: 3963 BRISTOL AVENUE, KLAMATH FALLS, OR 97603**

**Grantee: LAKEVIEW LOAN SERVICING, LLC BY SERVICEMAC, LLC, ITS APPOINTED ATTORNEY IN FACT**

**Grantee Mailing Address: 4425 PONCE DE LEON BLVD. 5TH FLOOR  
CORAL GABLES, FL 33146**

**Legal Description:**

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

**Reference Instrument: 2023-003794 Book: Page:**

This Document Prepared By:

**JASON SHANE**

**SERVICEMAC**

**9726 OLD BAILES RD, UNIT 200**

**FORT MILL, SC 29707**

**866-978-2622**

**NMLS# 391521**

When Recorded Mail To:

**FIRST AMERICAN TITLE**

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**4795 REGENT BLVD**

**IRVING, TX 75063**

**Tax/Parcel #: 545360**

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**Original Principal Amount: \$295,075.00**

**FHA\VA Case No.:431-7615674-703**

**Unpaid Principal Amount: \$289,928.51**

**MERS Min: 100072450007471152**

**New Principal Amount: \$233,218.65**

**MERS Phone #: (888) 679-6377**

**New Money (Cap): \$18,030.37**

## **LOAN MODIFICATION AGREEMENT (DEED OF TRUST)**

This Loan Modification Agreement ("Agreement"), made this **21ST** day of **MAY, 2025**, between **NATASCHA MARIE JAMMES AND ZACHARY J. KALLINGER AS TENANTS BY THE ENTIRETY** ("Borrower"), whose address is **3963 BRISTOL AVENUE, KLAMATH FALLS, OR 97603** and **LAKEVIEW LOAN SERVICING, LLC** ("Lender"), whose address is **4425 PONCE DE LEON BLVD. 5TH FLOOR, CORAL GABLES, FL 33146**, and Mortgage Electronic Registration Systems, Inc. ("MERS") amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **MAY 9, 2023** and recorded on **MAY 18, 2023** in **INSTRUMENT NO. 2023-003794**, 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

**3963 BRISTOL AVENUE, KLAMATH FALLS, OREGON 97603**

(Property Address)

the real property described being set forth as follows:

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

HUD-HAMP 09232024\_356

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, **JUNE 1, 2025** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$233,218.65**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest 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, in the amount of U.S. **\$18,030.37**.
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 **6.3750%**, from **JUNE 1, 2025**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,344.68**, beginning on the **1ST** day of **JULY, 2025**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JUNE 1, 2065** (the "Maturity Date"), the 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 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.
8. Borrower further understands and agrees that:
  - (a) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is the Nominee for Lender and Lender's successors and assigns and is acting solely for Lender. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS. MERS is appointed as the Nominee for Lender to exercise the rights, duties and obligations of Lender as Lender may from time to time direct, including but not limited to appointing a successor trustee, assigning, or releasing, in whole or in part the Security Instrument, foreclosing or directing Trustee to institute foreclosure of the Security Instrument, or taking such other actions as Lender may deem necessary or appropriate under the Security Instrument. The term "MERS" includes any successors and assigns of MERS. This appointment will inure to and bind MERS, its successors and assigns, as well as Lender, until MERS' Nominee interest is terminated.
  - (b) "Nominee" means one designated to act for another as its representative for a limited purpose.
  - (c) Lender, as the beneficiary under the Security Instrument, designates MERS as the Nominee for Lender. Any notice required by Applicable Law or this Security Instrument to be served on Lender must be served on MERS as the designated Nominee for Lender. Borrower understands and agrees that MERS, as the designated Nominee for Lender, has the right to exercise any or all interests granted by Borrower to Lender, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, assigning and releasing the Security Instrument, and substituting a successor trustee.
  - (d) Notices. Borrower acknowledges that any notice Borrower provides to Lender must also be provided to MERS as Nominee for Lender until MERS' Nominee interest is terminated. Any notice provided by Borrower in connection with the Security Instrument will not be deemed to have been given to MERS until actually received by MERS.
  - (e) Substitute Trustee. In accordance with Applicable Law, Lender or MERS may from time to time appoint a successor trustee to any Trustee appointed under the Security Instrument who has ceased to act. Without conveyance of the Property, the successor trustee will succeed to all the title, power and duties conferred upon Trustee in the Security Instrument and by Applicable Law.
9. Lender acknowledges that until it directs MERS to assign MERS's Nominee interest in the Security Instrument, MERS remains the Nominee for Lender, with the authority to exercise the rights of Lender.

In Witness Whereof, I have executed this Agreement.

Natascha Marie Jammes  
Borrower: NATASCHA MARIE JAMMES

6-03-25

Date

Zachary J. Kallinger  
Borrower: ZACHARY J. KALLINGER

6/3/25  
Date

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

### BORROWER ACKNOWLEDGMENT

STATE OF OREGON

COUNTY OF Klamath

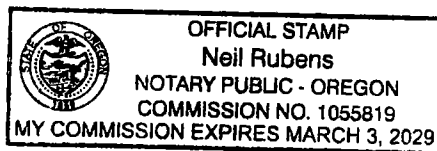
This instrument was acknowledged before me on June 3, 2025 (date) by  
NATASCHA MARIE JAMMES, ZACHARY J. KALLINGER (name(s) of person(s)).

\_\_\_\_\_This notarial act involved the use of communication technology.

Neil Rubens  
Notary Public (signature)

Notary Printed Name: Neil Rubens

My commission expires: 3/3/29



Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as designated nominee for lender and lender's, beneficiary of the security instrument, its successors and assigns

By Kaycee LaManna

**JUN 27 2025**

Kaycee LaManna  
Vice President

Date

[Space Below This Line for Acknowledgments]

State of TEXAS

County of DALLAS

**JUN 27 2025**

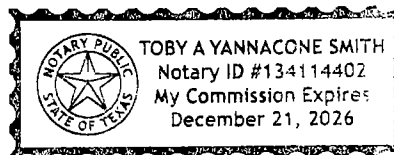
This instrument was acknowledged before me on \_\_\_\_\_ by  
Kaycee LaManna Vice President, the of Mortgage Electronic Registration Systems, Inc., a  
Delaware corporation, on behalf of the corporation.

\_\_\_\_\_ This notarial act was an online notarization using communication technology

Toby A Yannacone-Smith  
Notary Public

Printed Name: Toby A Yannacone-Smith

My commission expires: **DEC 21 2026**



In Witness Whereof, the Lender has executed this Agreement.

**LAKEVIEW LOAN SERVICING, LLC BY SERVICEMAC, LLC, ITS APPOINTED ATTORNEY IN FACT**

By Lyric Bynaum (print name) Lyric Bynaum Vice President JUN 27 2025 Date  
(title)

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

State of TEXAS  
County of DALLAS

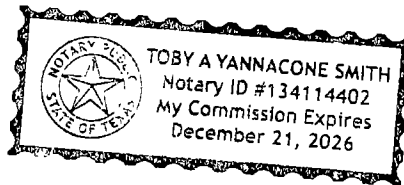
This instrument was acknowledged before me on JUN 27 2025 by  
Lyric Bynaum, the Vice President of **LAKEVIEW LOAN  
SERVICING, LLC BY SERVICEMAC, LLC, ITS APPOINTED ATTORNEY IN FACT**, a company, on  
behalf of the company.

\_\_\_\_\_This notarial act was an online notarization using communication technology.

Toby A Yannacone Smith  
Notary Public

Printed Name: Toby A Yannacone-Smith

My commission expires: DEC 21 2026



**EXHIBIT A**

**BORROWER(S): NATASCHA MARIE JAMMES AND ZACHARY J. KALLINGER  
AS TENANTS BY THE ENTIRETY**

**LOAN NUMBER: 6014040282**

**LEGAL DESCRIPTION:**

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

**LOT 32 OF SUMMERS PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF  
ON FILE IN THE OFFICE OF THE COUNTY CLERK, KLAMATH COUNTY,  
OREGON.**

**ALSO KNOWN AS: 3963 BRISTOL AVENUE, KLAMATH FALLS, OREGON 97603**