

After Recording Return To:
Outamation, Inc.
5401 N UNIVERSITY DR STE 104
CORAL SPRINGS, FL 33067

This Document Prepared By:
Antonia Coats
Outamation, Inc.
5401 N UNIVERSITY DR STE 104
CORAL SPRINGS, FL 33067

Until a change is requested all
tax statements shall be sent to
the following address.
LoanCare LLC, as Agent under Limited POA for
Lakeview Loan Servicing, LLC
3637 Sentara Way
Virginia Beach, VA 23453

True and Actual Consideration is: \$3,815.92

[Space Above This Line For Recording Data]

Original Recording Date: **December 31, 2019**
Original Loan Amount: **\$220,825.00**

Loan No: **0045015864**
Investor Loan No: **0231577985**
MIN Number: **100183355020608084**
FHA Case No.: **203703431-7026353**

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 11th day of July, 2025, between **MICHAEL SEAN CONATSER** whose address is **11910 MALLORY DR, KLAMATH FALLS, OR 97603** ("Borrower") and **LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC** which is organized and existing under the laws of **The United States of America**, and whose address is **3637 Sentara Way, Virginia Beach, VA 23453** ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), as Nominee for Lender, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **December 30, 2019** and recorded in **Instrument No: 2019-015174** and recorded on **December 31, 2019**, 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
11910 MALLORY DR, KLAMATH FALLS, OR 97603,
(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 **August 1, 2025**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$184,672.02**, 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 **7.250%**, from **August 1, 2025**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,181.30**, beginning on the **1st** day of **September, 2025**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **August 1, 2065** (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 the underlying debt.



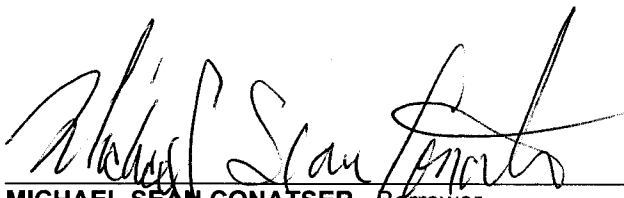
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound 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.



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- (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.


MICHAEL SEAN CONATSER Borrower

Date: 07/25/25

_____[Space Below This Line For Acknowledgments]_____

State of Oregon

County of Klamath

This instrument was acknowledged before me, a Notary Public on

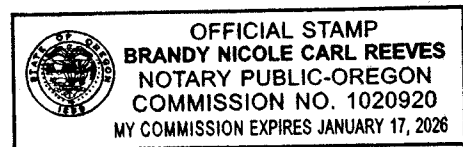
July 25th, 2025 by

MICHAEL SEAN CONATSER.


(Signature of notarial officer)

Member Service Representative I
(Title or rank)

My Commission expires: January 17th, 2026



HUD MODIFICATION AGREEMENT
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LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC

By: A. Antoniadou (Seal) - Lender

Name: Samantha Antoniadou

Title: **Assistant Secretary**

7-31-25
Date of Lender's Signature

_____[Space Below This Line For Acknowledgments]_____
State of Florida

County of Broward

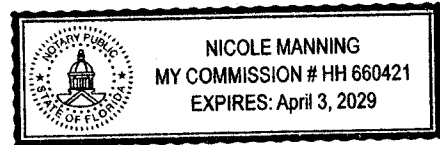
The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization,

this 31 day of July, 2025, by Samantha Antoniadou, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

Nicole Manning
(Signature of Notary Public - State of Florida)

Nicole Manning

(Print, Type or Stamp Commissioned Name of Notary Public)



Personally Known ☒ OR Produced Identification _____

Type of Identification Produced _____



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Heather Bowen

7-31-25

Mortgage Electronic Registration Systems, Inc - Nominee for Lender

Name: Heather Bowen

Title: **Assistant Secretary**

_____[Space Below This Line For Acknowledgments]_____

State of FLORIDA
County of BROWARD

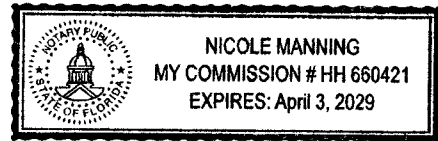
The foregoing instrument was acknowledged before me by means of ☒ physical presence or ☐ online notarization,

this 31 day of July, 2025, by Heather Bowen, Assistant Secretary
of Mortgage Electronic Registration Systems, Inc.

Nicole Manning
(Signature of Notary Public - State of Florida)

Nicole Manning

(Print, Type or Stamp Commissioned Name of Notary Public)



Personally Known ☒ OR Produced Identification _____

Type of Identification Produced _____



* 0 0 4 5 0 1 5 8 6 4 *



* 1 0 0 5 9 0 9 6 0 1 *
HUD MODIFICATION AGREEMENT
8300h 01/14



* 1 6 2 0 9 7 + 4 5 *

EXHIBIT "A"

A tract of land situated in the N1/2 SE1/4, Section 9, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, more particularly described as follows:

Beginning at an iron pin located South 0°08' West a distance of 608.25 feet and North 89°52' West a distance of 661.8 feet from the East quarter corner of said Section 9; thence North 0°08' East a distance of 208.71 feet to the true point of beginning; thence North 0°08' East 146.95 feet to a point which is South 222 feet from the South boundary of Mallory Drive; thence North 89°52' West a distance of 208.71 feet to a point; thence South 0°08' West a distance of 146.95 feet to a point; thence South 89°52' East a distance of 208.71 feet to the true point of beginning.

TOGETHER WITH a strip of land situated in the NE1/4 SE1/4 of Section 9, Township 39 South, Range 10 East of the Willamette Meridian, Klamath County, Oregon, described as follows:

Beginning at a point South 89°55'00" East 453.19 feet from the Northeast corner of Lot 1, Block 3, PINE GROVE RANCHETTES, a duly recorded subdivision plat, said point being on the Southerly right of way line of Mallory Drive; thence continuing South 89°55'00" East 14.00 feet to the Easterly line of that tract of land described in Deed Volume M-74 at page 15447, as recorded in the Klamath County Deed Records; thence North 00°08'00" East along said Easterly line and the Easterly line of that tract of land described in Deed Volume M-68 at page 2191 of said Deed Records, 222.00 feet to the point of beginning.