

2025-011605

Klamath County, Oregon

12/30/2025 09:05:01 AM

Fee: \$112.00

This Document Prepared By:
CRAIG CARTER
MIDFIRST BANK, A FEDERALLY CHARTERED
SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118

When Recorded Mail To:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063

Tax/Parcel #: **R886685**

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Original Principal Amount: \$95,676.00

FHA/VA/RHS Case No.: 484860292370

Unpaid Principal Amount: \$126,060.85

Loan No: (scan barcode)

New Principal Amount: \$130,599.99

New Money (Cap): \$4,539.14

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement ("Agreement"), made this 19TH day of SEPTEMBER, 2025, between CANDICE S SHEPHERD ("Borrower"), whose address is 2579 HOMEDALE RD, KLAMATH FALLS, OREGON 97603 and MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION ("Lender"), whose address is 501 N.W. GRAND BLVD, OKLAHOMA CITY, OK 73118, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated MAY 2, 2001 and recorded on MAY 22, 2001 in BOOK M01 PAGE 23613, 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

2579 HOMEDALE RD, KLAMATH FALLS, OREGON 97603
(Property Address)



the real property described is located in **KLAMATH County, OREGON** and being set forth as follows:

Legal Description: 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, **OCTOBER 1, 2025** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$130,599.99**, 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. **\$4,539.14**.
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 **6.8750%**, from **OCTOBER 1, 2025**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$799.76**, beginning on the **1ST** day of **NOVEMBER, 2025**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **OCTOBER 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 it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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.

Unofficial
Copy



In Witness Whereof, I have executed this Agreement.

Candice S. Shepherd
Borrower: CANDICE S SHEPHERD

11/24/25
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

STATE OF OREGON
COUNTY OF Klamath

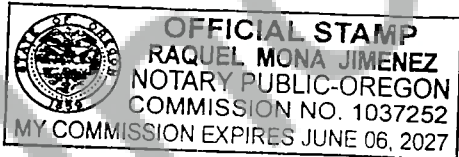
This instrument was acknowledged before me on 11/24/2025 (date) by
CANDICE S SHEPHERD (name(s) of person(s)).

PS This notarial act involved the use of communication technology.

Raquel M. Jimenez
Notary Public (signature)

Notary Printed Name: Raquel Mona Jimenez

My commission expires: June 06, 2027



In Witness Whereof, the Lender has executed this Agreement.

MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

MDP Michelle Dyche VICE PRESIDENT
By (print name)
(title)

12/22/25
Date

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

STATE OF Oklahoma
COUNTY OF Oklahoma

The instrument was acknowledged before me on 12/22/25 (date) by
Michelle Dyche, as VICE PRESIDENT of MIDFIRST BANK, A
FEDERALLY CHARTERED SAVINGS ASSOCIATION.

This notarial act was an online notarial act.

Sofia Reeves
Notary Public



Printed Name: Sofia Reeves

My commission expires: 4/4/29

THIS DOCUMENT WAS PREPARED BY
CRAIG CARTER
MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION
501 N.W. GRAND BLVD
OKLAHOMA CITY, OK 73118



EXHIBIT A

BORROWER(S): CANDICE S SHEPHERD

LOAN NUMBER: (scan barcode)

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:

PARCEL 3 OF LAND PARTITION 20-00 BEING LOTS 7 AND 8, BLOCK 3 AND LOTS 7 AND 8, BLOCK 4 OF "BAILEY TRACTS NO.2" AND A PORTION OF VACATED RONALD STREET, SITUATED IN SE1/4 OF SECTION 2, TOWNSHIP 39 SOUTH, RANGE 9 EAST, WILLAMETTE MERIDIAN, KLAMATH COUNTY, OREGON.

ALSO KNOWN AS: 2579 HOMEDALE RD, KLAMATH FALLS, OREGON 97603

