

2026-003498

Klamath County, Oregon

04/21/2026 10:22:02 AM

Fee: \$147.00

Prepared by: Calvary Pugh
ONITY MORTGAGE CORPORATION F/K/A
PHH MORTGAGE CORPORATION
Attn: Modification Processing
PO Box 24737
West Palm Beach, FL 33416-9838
Investor #: 1W0

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250715998
DM

LOAN MODIFICATION AGREEMENT

Servicer:	ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION
Original Mortgagor / Maker:	LISA MARIE CAMPBELL AND ARNOLD PETER TENBERGE
Marital Status:	SINGLE
Original Mortgagee / Payee:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS DESIGNATED NOMINEE FOR THE BENEFICIARY OF THE SECURITY INSTRUMENT, SUMMIT FUNDING, INC., ITS SUCCESSORS AND ASSIGNS
Original Amount:	\$236,060.00
Original Mortgage Date:	08/29/2023
Date Recorded:	09/06/2023
Reel / Book:	-----
CRFN / Document/Instrument #:	2023-007764
AP# / Parcel #:	R511592
Property Address:	5709 ALVA AVENUE
City: KLAMATH FALLS	County: KLAMATH
	State: OREGON
Present Holder of the Note and Lien:	SUMMIT FUNDING, INC
Holder's Mailing Address:	C/O ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION
(Including county)	PO Box 24737 West Palm Beach, FL 33416-9838 Palm Beach County
Pre MOD UPB	\$231,312.10
New Loan Amount	\$241,600.94
New Money	\$10,288.84
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: _____



Account Number: 7910904999
Investor Loan Number: 0234377069
Investor/Owner: Summit Funding, Inc.
This document was prepared by PHH Mortgage Corporation

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

FHA Case No. 431-7649626

_____[Space Above This Line For Recording Data]_____

MODIFICATION AGREEMENT

**Please note for HELOC accounts with active draw periods -
Once the final modification is executed and updated in our system of record, any open HELOC draw period will be terminated
and the account will be converted to a closed-end loan.**

The debtor(s), LISA MARIE CAMPBELL

Summit Funding, Inc. through the servicer of the underlying mortgage agreement, PHH Mortgage Corporation, have agreed to modify the terms of said underlying mortgage agreement. Summit Funding, Inc. is the owner of the mortgage and retains all rights to collect payments as per the underlying mortgage agreement. PHH Mortgage Corporation, remains servicer for said underlying mortgage agreement.

Borrower ("I"): LISA MARIE CAMPBELL

Lender/Servicer or Agent for Lender/Servicer ("Lender"): PHH Mortgage Corporation

Investor/Owner: Summit Funding, Inc.
Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 08/29/2023
Account Number: 7910904999

Property Address ("Property"):

5709 ALVA AVENUE
KLAMATH FALLS, OR 97603

If my representations in Section 1 continue to be true in all material respects, then this Modification Agreement ("Agreement") made this 13th day of March, 2026, will, as set forth in Section 3, amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the same date as the Note, in the real property records of KLAMATH County, OR. Said Security Instrument covers the real and personal property described in such Security Instrument (the "Property") located at 5709 ALVA AVENUE , KLAMATH FALLS, OR 97603 which real property is more particularly described as follows.

(Legal Description – Attached as Exhibit if Recording Agreement)

The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents". Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents

This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

- **My Representations.** I certify, represent to Lender and agree:
 - I am experiencing a financial hardship due to a disaster in my area.
 - I live in the Property as my principal residence, and the Property has not been condemned.
 - There has been no change in the ownership of the Property since I signed the Loan Documents.
 - I have provided documentation for all income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for a modification of the Loan Documents)
 - Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct and
 - If Lender requires me to obtain credit counseling in connection with the Program, I will do so and
 - If I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents. Based on this representation, Lender agrees that I will not have personal liability on the debt pursuant to this Agreement.
- **Acknowledgements and Preconditions to Modification.** I understand and acknowledge that:
 - Time is of the essence under this Agreement.
 - If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Agreement will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents and
 - I understand that the Loan Documents will not be modified unless and until (i) I receive from the Lender a copy of this Agreement signed by the Lender, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.
- **The Modification.** If my representations outlined herein continue to be true in all material respects and all preconditions to the modification have been met, the Loan Documents will automatically become modified on 05/01/2026 (the "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 completed. The Loan Documents will be modified

and the first modified payment will be due on 06/01/2026.

- The new maturity date will be: 05/01/2056
- The current Unpaid Principal Balance is \$231,312.10. The New Principal Balance of the Note will be \$241,600.94 (the "New Principal Balance"). I acknowledge 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 \$10,510.03, 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.
- The New Principal Balance may represent the sum of the "Deferred Principal Balance" (if applicable) and the "Interest Bearing Principal Balance." The Interest-Bearing Principal Balance is \$241,600.94. I understand 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. I also understand 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.
- Interest at the rate of 6.50000% will begin to accrue on the Interest Bearing Principal Balance as of 05/01/2026 and the first new monthly payment on the Interest Bearing Principal will be due on 06/01/2026.

Borrower's payment schedule for the modified account is as follows:

Years	Interest Rate (%)	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins On	Number of Monthly Payments
"1- Maturity"	6.50000%	05/01/2026	\$1,527.08	\$351.34, adjusts periodically	\$1,878.42, adjusts periodically	06/01/2026	360

*The escrow payments may be adjusted periodically in accordance with applicable law and therefore my 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.

The above terms in this Section 3. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable or step interest rate.

I understand that, if I have a pay option adjustable rate mortgage loan, upon modification, the minimum monthly payment option, the interest-only or any other payment options will no longer be offered and that the monthly payments described in the above payment schedule for my modified Loan will be the minimum payment that will be due each month for the remaining term of the Loan. My modified Loan will not have a negative amortization feature that would allow me to pay less than the interest due resulting in any unpaid interest to be added to the outstanding principal balance.

- I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.
- If a default rate of interest is permitted under the Loan Documents, then in the event of default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.
- **Additional Agreements.** I agree to the following:
 - That all persons who signed the Loan Documents or their authorized representative(s) have signed this

Agreement.

- That this Agreement shall supersede the terms of any modification, forbearance, or Workout Plan that I previously entered into with Lender.
- To comply, except to the extent that they are modified by this Agreement, with all covenants, agreements, and requirements of Loan Documents including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my Loan.
- Funds for Escrow Items. I will pay to the 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 in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments the Lender requires to be escrowed. These items are called "Escrow Items". I shall promptly furnish to Lender all notices of amounts to be paid under this Section 4.D. I shall pay Lender the Funds for Escrow Items unless Lender waives my obligation to pay the Funds for any or all Escrow Items. Lender may waive my 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, I 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. My 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 I am obligated to pay Escrow Items directly, pursuant to a waiver, and I fail to pay the amount due for an Escrow Item, Lender may exercise its right under the Loan Documents and this Agreement and pay such amount and I 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, I shall pay to Lender all Funds, and in such amounts, that are then required under this Section 4.D.

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 me for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays me 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 me any interest or earnings on the Funds. Lender and I can agree in writing, however, that interest shall be paid on the Funds. Lender shall provide me, 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 me 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 me as required by RESPA, and I 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 me as required by RESPA, and I 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 me any Funds held by Lender.

- That this Agreement constitutes notice that the Servicer's waiver as to payment of Escrow Items, if any, has been

revoked, and I have been advised of the amount needed to fully fund my Escrow Account.

- That the Loan Documents are composed of duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.
- That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, remain in full force and effect; nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents.
- That, as of the Modification Effective Date, notwithstanding any other provision of the Loan Documents, I agree as follows: If all or any part of the Property or any interest in it is sold or transferred without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Mortgage. However, Lender shall not exercise this option if state or federal law, rules or regulations prohibits the exercise of such option as of the date of such sale or transfer. If Lender exercises this option, Lender shall give me 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 I must pay all sums secured by the Mortgage. If I fail to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Mortgage without further notice or demand on me.
- That, as of the Modification Effective Date, I understand that the Lender will only allow the transfer and assumption of the Loan, including this Agreement, to a transferee of my property permitted under the Garn St. Germain Act, 12 U.S.C. Section 1701j-3. A buyer or transferee of the Property will not be permitted, under any circumstance, to assume the Loan. Except as noted herein, this Agreement may not, under any circumstances, be assigned to, or assumed by, a buyer or transferee of the Property.
- That, as of the Modification Effective Date, any provision in the Note, as amended for the assessment of a penalty for full or partial prepayment of the Note is null and void.
- That, I will cooperate fully with Lender in obtaining any title endorsement(s), or similar title insurance product(s), and/or subordination agreement(s) that are necessary or required by the Lender's procedures to ensure that the modified mortgage Loan is in the first lien position and/or is fully enforceable upon modification and that if, under any circumstances and not withstanding anything else to the contrary in this Agreement, the Lender does not receive such title endorsement(s), title insurance product(s), and/or subordination agreement(s), then the terms of this Agreement will not become effective on Modification Effective Date and the Agreement will be null and void.
- That I will execute such other documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Agreement; or (ii) correct the terms and conditions of this Agreement if an error is detected after execution of this Agreement. I understand that either a corrected Agreement or letter agreement containing the correction will be provided to me for my signature. At Lender's option, this Agreement will be void and of no legal effect upon notice of such error. If I elect not to sign any such corrective documentation, the terms of the original Loan Documents shall continue in full force and effect, such terms will not be modified by this Agreement, and I will not be eligible for a modification under the Home Affordable Modification Program.
- In the event of a future default only, Borrower authorizes Lender, and Lender's successors and assigns, to share its contact information with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative. For purposes of this section, Third Parties are limited to HUD-certified housing counseling agencies or state or local government housing finance agencies.
- 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.



Unofficial
Copy

BORROWER ACKNOWLEDGEMENT – MODIFICATION AGREEMENT



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.

All signatures must exactly match the names that are printed in the Agreement, as well as the names on the recorded deed for the property.

March 24 2024
Date



LISA MARIE CAMPBELL

Unofficial Copy

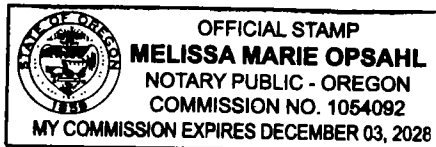
State of Oregon

County of Klamath

On this 24 day of March, 2020, before me, the undersigned, a Notary Public in and for said county and state, personally appeared Lisa Marie Campbell

personally known to me [] or 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: December 3, 2028

Please ensure the Notary signature is legible and the seal/stamp is clear and visible and does not overlap any text or signatures. Also, remember the seal/stamp must include the commission number and expiration date if required in accountholder(s) state.

Unofficial Copy

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.

PHH Mortgage Corporation



Only Mortgage Corporation
f/k/a PHH Mortgage Corporation

Servicing Operations Specialist

Calvary Pugh

Date APR 17 2026

State of Florida

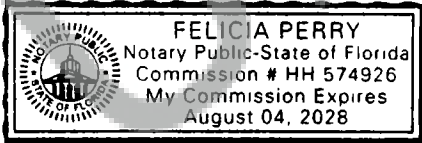
County of Palm Beach

On this APR 17, 2026 day of APR 17, 2026 before me, the undersigned, a Notary Public in and for said county and state, personally appeared Calvary Pugh

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 Specialist 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.

*Only Mortgage Corporation
f/k/a PHH Mortgage Corporation



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. Also, remember the seal/stamp must include the commission number and expiration date if required in accountholder(s) state.

SUMMIT FUNDING, INC BY ITS ATTORNEY-IN-FACT
ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE
CORPORATION

By: Calvary Pugh
Servicing Operations Specialist
Date: 17-April-2026

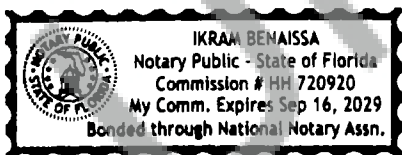
WITNESSES:

Raymond Griggs

Brian Annunziata

STATE OF Florida }
COUNTY OF Palm Beach }

On 17-April-2026, before me, the undersigned Notary Public, personally appeared Calvary Pugh, Servicing Operations Specialist, of SUMMIT FUNDING, INC BY ITS ATTORNEY-IN-FACT ONITY MORTGAGE CORPORATION F/K/A 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 he/she executed the same in his/her capacity, that by his/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.

IKRAM BENAISSA

Notary - State of Florida
County of Palm Beach

Prepared by: Calvary Pugh
Servicing Operations Specialist

EXHIBIT 'A'

LOT 8 IN BLOCK 2, OF CASA MANANA, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE IN THE OFFICE OF THE COUNTY CLERK OF KLAMATH COUNTY, OREGON.

Unofficial
Copy

Certificate of Preparation

This is to certify that this instrument was prepared by ONITY MORTGAGE CORPORATION F/K/A PHH MORTGAGE CORPORATION, one of the parties named in the instrument.


Calvary Pugh
Servicing Operations Specialist

LOSS MITIGATION

ONITY MORTGAGE CORPORATION F/K/A PHH
MORTGAGE CORPORATION
Loss Mitigation Department
5720 Premier Park Dr
West Palm Beach, FL 33407
1-800-850-4622