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1/31/2019 12:26:00 PM \$21.00  
Book - 10749 Pg - 5803-5808  
RASHELLE HOBBS  
Recorder, Salt Lake County, UT  
INGEO SYSTEMS  
BY: eCASH, DEPUTY - EF 6 P.

**After Recording Return To:**  
RUTH RUHL, P.C.  
Attn: Recording Department  
12700 Park Central Drive, Suite 850  
Dallas, Texas 75251

PIN: 16-18-406-010 \_\_\_\_\_ [Space Above This Line For Recording Data] \_\_\_\_\_

Loan No.: 1434951644

Investor Loan No.: 0869561456

MERS No.: 100121403600123242

MERS Phone: 1-888-679-6377

## LOAN MODIFICATION AGREEMENT

(To a Fixed Interest Rate)

**IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED**

This Loan Modification Agreement ("Agreement"), made this 24th day of August, 2018,  
between Ambur Mathews, an unmarried woman

("Borrower/Grantor")

and Mountain America Federal Credit Union, whose address is 1 Corporate Drive, Suite 360, Lake Zurich, Illinois  
60047

("Lender/Grantee"),

and Mortgage Electronic Registration Systems, Inc.

("MERS")("Beneficiary"),

amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Timely  
Payment Rewards Rider, if any, dated July 14th, 2014, granted or assigned to Mortgage Electronic

Registration Systems, Inc. as beneficiary of record (solely as nominee for Lender and Lender's successors and  
assigns), P.O. Box 2026, Flint, Michigan 48501-2026 and recorded on July 18th, 2014, in Book/Liber  
10246, Page 4038, Instrument No. 11883227, Official Records of

Salt Lake County, Utah, and (2) the Note, bearing the same date as, and secured by,  
the Security Instrument, which covers the real and personal property described in said Security Instrument and  
defined therein as the "Property," located at 451 East Blaine Avenue, Salt Lake City, Utah 84115

Loan No.: 1434951644

the real property described being set forth as follows:

THE EAST 16 2/3 FEET OF LOT 49 AND THE WEST 16 2/3 FEET OF LOT 50, AVONDALE PARK, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

Tax Serial Number: 16-18-406-010

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. Current Balance. As of October 1st, 2018, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$133,123.62.
2. Interest Rate. 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 4.750%, beginning September 1st, 2018, both before and after any default described in the Note. The yearly rate of 4.750% will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. \$620.03, beginning on the 1st day of October, 2018, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on September 1st, 2058, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at 1 Corporate Drive, Suite 360, Lake Zurich, Illinois 60047 or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. 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.

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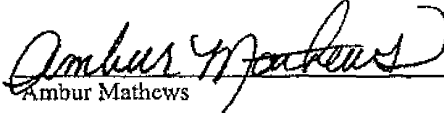
If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 of the Security Instrument, within which Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

7. Compliance with Covenants. 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.

8. Bankruptcy. 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 agreement of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.

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 where 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.

In Witness Whereof, Lender and Borrower have executed this Agreement.

<u>10. 4. 18</u> Date	 Ambur Mathews (Seal) -Borrower
_____ Date	_____ (Seal) -Borrower
_____ Date	_____ (Seal) -Borrower
_____ Date	_____ (Seal) -Borrower

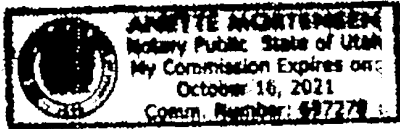
Loan No.: 1434951644

**BORROWER ACKNOWLEDGMENT**

State of UT §  
County of Salt Lake §

On this 4<sup>th</sup> day of October, 2018, before me,  
Anette Mortensen, a Notary Public in and for said state, personally appeared  
Arbur Mathews  
known to me to be the person who executed the within instrument, and acknowledged to me that he/she/they  
executed the same for the purpose therein stated.

(Seal)



Anette Mortensen  
Notary Signature  
Anette Mortensen  
Type or Print Name of Notary  
Notary Public, State of Utah  
My Commission Expires: 10/16/2021

Loan No.: 1434951644

10-15-18  
-Date

Mountain America Federal Credit  
Union -Lender

By: Keith Manson  
Printed/Typed Name: Keith Manson  
Its: Vice President

(Corporate Seal, if applicable)

**LENDER ACKNOWLEDGMENT**

State of Illinois §  
County of Lake §

On this 15<sup>th</sup> day of October, 2018, before me,  
Emily Mendez, a Notary Public in and for said state, personally  
appeared Keith Manson, Vice President of  
Mountain America Federal Credit Union

, Lender,  
personally known to me to be the person who executed the within instrument on behalf of said entity, and  
acknowledged to me that he/she/they executed the same for the purpose therein stated.

(Seal)




Emily Mendez  
Notary Signature  
Emily Mendez  
Type or Print Name of Notary  
Notary Public, State of IL  
My Commission Expires: 07-24-22

Loan No.: 1434951644

10.17.18  
-Date

Mortgage Electronic Registration Systems, Inc.  
as nominee for Lender, its successors and -MERS  
assigns

By:   
Printed/Typed Name: Bettina Honold  
Its: Assistant Secretary

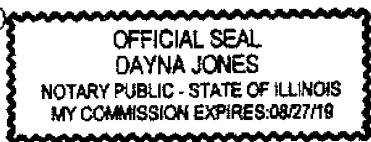
(Corporate Seal, if applicable)


**MERS ACKNOWLEDGMENT**

State of Illinois §  
County of Lake §

On this 17 day of October, 2018, before me,  
DAYNA JONES, a Notary Public in and for said state,  
personally appeared Bettina Honold, Assistant Secretary of Mortgage Electronic Registration  
Systems, Inc., as nominee for Lender, its successors and assigns, personally known to me to be the person who  
executed the within instrument on behalf of said entity, and acknowledged to me that he/she/they executed the same  
for the purpose therein stated.

(Seal)



  
Notary Signature  
DAYNA JONES  
Type or Print Name of Notary  
Notary Public, State of IL  
My Commission Expires: 8/27/19