

UPON RECORDING MAIL TO:
Utah Housing Corp.
2479 South Lake Park Blvd.
West Valley, UT 84120
Attn. Josh Arnold

MERS No. 1002793 0006370063 3
MERS Phone # 1-888-679-6377

13908382 B: 11315 P: 4037 Total Pages: 2
03/10/2022 11:35 AM By: ndarmiento Fees: \$40.00
MODIF- MODIFICATION AGREEMENT
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: UTAH HOUSING CORPORATION
2479 S LAKE PARK BLVD WEST VALLEY CITY, UT 84120

_____[Space Above This Line For Recording Data]_____

UTAH HOUSING LOAN MODIFICATION DEFERRAL

This Loan Modification Agreement ("Agreement"), is made and entered into this February 7, 2022 by and between Sarah Evans, a Married Woman and Tracey Austin, A Married Woman, hereinafter referred to as "Borrower(s)", whose address is 4330 West 4865 South Kearns, UT 84118 and Utah Housing Corporation, hereinafter referred to as "Lender".

WITNESSETH:

On or about April 28, 2020 the Borrower(s) did make, execute, and deliver to American Pacific Mortgage Corporation, who did transfer its interest therein to the Lender, a certain promissory note, ("Note"), (or, in the case of assumptions, an assumption agreement) in the amount of \$271,000.00 with interest thereon at the rate of 4.000% per annum, payable in consecutive monthly installments beginning with the first installment due June 1, 2020, of \$ 1,293.80 principal and interest with the final installment of the indebtedness, if not sooner paid, due and payable on May 1, 2050.

For the purpose of securing the payment of said Note, the Borrower(s) did make, execute, and deliver to Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for American Pacific Mortgage Corporation as Beneficiary who did transfer its interest therein to the Lender, that certain Deed of Trust bearing the date of April 28, 2020, conveying to the Trustee therein named the following described real property, situated in the County of Salt Lake, State of Utah, to-wit:

All of Lot 98, Block 90A, HOFFMAN HEIGHTS #17 SUBDIVISION, according to the official plat thereof, as recorded in the Salt Lake County Recorder's Office.

TAX ID: 21-07-206-011

Which Deed of Trust was duly recorded in the office of the recorder of said County and State, on April 30, 2020 as Entry No: 13258898 hereinafter referred to as "Trust Deed".

The Borrower(s) desires a modification of the terms of payment, to which the Lender is agreeable to the terms and conditions hereinafter stated.

Terms of the Payment Deferral

- The due date of your next scheduled monthly payment will be adjusted to bring your mortgage current
- Unpaid principal balance after principal reduction is \$228,591.86. UHC will defer \$12,499.86 leaving the new unpaid principal balance at \$216,092.00.
- The scheduled repayment of the total past-due amounts will be due on the maturity date of the mortgage or earlier upon the sale or transfer of the property, refinance of the mortgage loan, or payoff of the interest-bearing unpaid principal balance

Interest will not be charged on the total past-due amounts to be deferred. The payment deferral will not change any other terms of your mortgage. Once your payment deferral is in effect, you must continue to make your scheduled monthly payment to keep your mortgage current.

Except as herein modified in the manner and on the terms and conditions hereinabove stated, said Note and Trust Deed shall be and remain in full force and effect, with all the terms and conditions of which the Lender does agree to comply in the same manner and to the same extent as though the provisions thereof were in all respects incorporated herein and made a part of this agreement. The Trust Deed is unmodified by this Agreement, shall continue to secure the amounts owed under the Note and this Agreement and shall retain its original priority

IN WITNESS WHEREOF, the Lender has hereunto set their hand and the Lender has caused these presents to be executed on its behalf by its duly authorized representative this day and year first hereinabove written.

"BORROWER(S)"

Sarah Evans

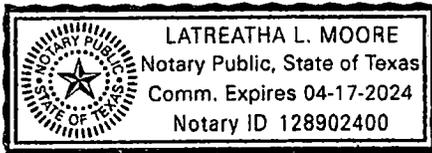
Sarah Evans

Sarah Evans POA for Tracey Austin

Sarah Evans POA for Tracey Austin

STATE OF ~~UTAH~~ *Texas*)
Ellis) ss
COUNTY OF ~~SANPETE~~ *Ellis*)

On this 7th day of February, in the year ~~2021~~ ²⁰²² *fall*, before me *Latreatha L. Moore*, a notary public, personally appeared **Sarah Evans and Tracey Austin** proved on the basis of satisfactory evidence to be the person(s) whose name(s) (is/are) subscribed to in this document, and acknowledged (he/she/they) executed the same.



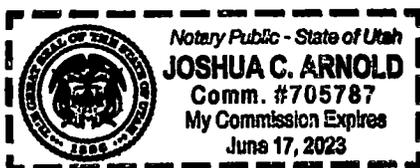
Latreatha L. Moore
Notary Public

"LENDER"

By: *[Signature]*
Jonathan Hanks, SR VP & COO
Utah Housing Corporation

STATE OF UTAH)
) ss
COUNTY OF SALT LAKE)

On this 10 day of March, in the year ~~2021~~ ²⁰²², before me **Josh Arnold**, a notary public, personally appeared **Jonathan Hanks**, proved on the basis of satisfactory evidence to be the person(s) whose name(s) (is/are) subscribed to in this document, and acknowledged (he/she/they) executed the same.



[Signature]
Notary Public