

After recording please return to:
Specialized Loan Servicing LLC

6200 S. Quebec Street, suite 300
Greenwood Village, CO 80111

14100943 B: 11416 P: 6288 Total Pages: 5
05/02/2023 02:15 PM By: ctafoya Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: VISIONET SYSTEMS
111 TECHNOLOGY DRPITTSBURGH, PA 152751005

Tax Serial Number of Parcel 20-12-406-004

[Space Above This Line For Recording Data]

Loan No.: 1016111939
FHA/VA Case No.: 5230083169703

AGREEMENT FOR MODIFICATION, RE-AMORTIZATION, OR EXTENSION OF A MORTGAGE

This Agreement for Modification, Reamortization, or Extension of a Mortgage ("Agreement"), made this 13th day of April, 2023, between STERLING RECKSIEK ("Borrower") and SPECIALIZED LOAN SERVICING LLC ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed ("Security Instrument") dated February 15, 2018, in the original principal sum of U.S. Two Hundred Forty Nine Thousand Eight Hundred Eighty Nine and 00/100ths (\$249,889.00) and recorded on February 16, 2018 in Book or Liber 10647, at page(s) 9491 (or as Instrument No. 12718156), of the Official Records of Salt Lake County, (2) the Note, bearing the same date as, and secured by, the Security Instrument, and (3) prior extensions or modifications of the Note and Security Instrument, if any. The Note and Security Instrument, together with any prior extensions or modifications thereof, are referred to in this Agreement as the "Mortgage," and the Mortgage covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

5157 SOUTH 5185 WEST, SALT LAKE CITY, UT 84118,
(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 Mortgage):

1. Under the terms of the Mortgage, there remains unpaid as of the first day of the month in which this Agreement is made, the sum of U.S. \$200,211.23 of principal, \$13,257.51 of interest thereon, \$9,709.22 of escrow advances, \$0.00 admin fees, \$1,538.00 corporate advances, \$1,981.80 of corporate advances made by the Lender thereunder, and U.S. \$0.00 of interest on such advances, aggregating a total sum of U.S. \$226,697.76 for which amount the Borrower is indebted to the Lender under the Mortgage.



2. Lender has accepted or will hereby accept from the Borrower the sum of U.S. \$0.00, which is to be applied to the unpaid principal balance (including advances, if any), and the sum of U.S. \$0.00, which is to be applied to the delinquent interest due on the principal balance (including advances, if any), each of which amounts shall be applied as of the date of this Agreement.
3. The amounts provided by Borrower as described in paragraph 2 will be applied to reduce and re-amortize the Interest Bearing Principal Balance, which after such application is U.S. \$226,697.76 ("New Interest Bearing Principal Balance"). Borrower promises to pay Lender the New Interest Bearing Principal Balance plus interest, in accordance with the following payment schedule

Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Monthly Escrow Payment Amount	Total Monthly Payment	New Payment Begins On	Number of Monthly Payments
6.750%	05/01/2023	\$1,367.80	\$477.98 may adjust periodically	\$1,845.78 may adjust periodically	06/01/2023	480

If on May 1, 2063 ("Maturity Date"), Borrower still owes amounts under the Mortgage as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

4. 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 Mortgage.

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 Mortgage. If Borrower fails 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 Borrower.

5. Borrower also will comply with all other covenants, agreements, and requirements of the Mortgage, 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 Mortgage.

6. Borrower understands and agrees that:

- (a) All the rights and remedies, stipulations, and conditions contained in the Mortgage relating to default in the making of payments under the Mortgage shall also apply to default in the making of the modified payments hereunder.
- (b) All covenants, agreements, stipulations, and conditions in the Mortgage, shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Mortgage shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Mortgage, whether such rights or remedies arise thereunder or by operation of law. Also, all



rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Mortgage are expressly reserved by Lender.

- (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Mortgage.
- (d) Borrower agrees to make and execute such other documents or papers as may be necessary or required 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 Borrower.

Sterling Recksiek (Seal)
 STERLING RECKSIEK -Borrower
 [Printed Name]

_____ (Seal)
 _____ -Borrower
 [Printed Name]

_____ (Seal)
 _____ -Borrower
 [Printed Name]

_____ (Seal)
 _____ -Borrower
 [Printed Name]

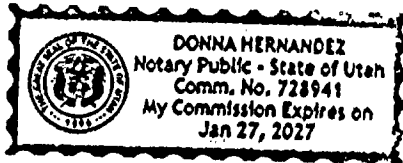
ACKNOWLEDGMENT

State of Utah

County of Salt Lake

§
§
§

The foregoing instrument was acknowledged before me this April 17th, 2023 by STERLING RECKSIEK.



[Signature]
 Signature of Person Taking Acknowledgment

Donna Hernandez
 Printed Name

Loan Officer
 Title

Residing at: Keans

My Commission Expires: Jan 27, 2027

(Seal)



ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
Specialized Loan Servicing LLC

By: *Steven B. Ross*
Steven B. Ross -Lender
Second Assistant VP

APR 24 2023
Date of Lender's Signature

ACKNOWLEDGMENT

State of Colorado §
County of Arapahoe §
§

This record was acknowledged before me on APR 24 2023 by
Steven B. Ross, as Second Assistant VP of SPECIALIZED LOAN
SERVICING LLC a Delaware Corporation, on behalf of the Corporation.

SCOTT ANNA
NOTARY PUBLIC
STATE OF COLORADO
NOTARY ID 20214022261
MY COMMISSION EXPIRES 06/03/2025

(Stamp)

Scott Anna
Signature of Notarial Officer
NOTARY PUBLIC
Title of Officer
My Commission Expires: 6/8/2025



EXHIBIT A

BORROWER(S): STERLING RECKSIEK

LOAN NUMBER: 1016111939

LEGAL DESCRIPTION:

STATE OF UTAH, COUNTY OF SALT LAKE, AND DESCRIBED AS FOLLOWS:

**LOT 36, WESTVIEW TERRACE NO. 1, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE
AND OF RECORD IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.
APN #: 20-12-406-004**

Tax Serial Number of Parcel: 20-12-406-004

ALSO KNOWN AS: 5157 SOUTH 5185 WEST, SALT LAKE CITY, UT 84118

