

14145652 B: 11441 P: 278 Total Pages: 6
08/28/2023 09:04 AM By: VAnguyn Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: COVIUS SETTLEMENT SERVICES, LLC
2001 NE 46TH ST STE 25 KANSAS CITY, MO 641162000

Recording Requested By and Return

To:

**PRIMARY RESIDENTIAL
MORTGAGE, INC.
1480 N. 2200 WEST
SALT LAKE CITY, UT 84116**

[Space Above This Line For Recording Data]

Original Recorded Date: **June 9, 2020**
Original Principal Amount: **\$155,000.00**

Modified Principal Amount: **\$146,887.78**
Modified Interest Bearing Amount: **\$149,069.25**

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.

**Loan No: 300655825
MIN: 1001484-6000598405-0**

This Loan Modification Agreement (the "Agreement"), made and effective this 14th day of August, 2023, between PRIMARY RESIDENTIAL MORTGAGE, INC., whose address is 1480 N. 2200 WEST, SALT LAKE CITY, UT 84116 ("Lender") and Mortgage Electronic Registration Systems, Inc. ("MERS"), P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS ("Beneficiary") and KATHIE ANN TANCREDI AND NICOLE TANCREDI-GOMEZ, AS JOINT TENANTS, whose address is 6658 SOUTH COLEUS COURT, W JORDAN, UT 84081 ("Borrower"), modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated the 4th day of June, 2020, in the original principal sum of U.S. \$155,000.00 and secured by (2) the Mortgage, Mortgage Deed, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Note and recorded in INSTR #: 13293039 BK: 10957 PG: 7086-7101, of the Official Records of the County Recorder's or Clerk's Office of the County of SALT LAKE, Utah. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property," located at:

6658 SOUTH COLEUS COURT, W JORDAN, UT 84081

[Property Address]

the real property described being set forth as follows:

LOT 1910, OQUIRRH SHADOWS PHASE 16D, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND RECORDED IN THE OFFICE OF THE SALT LAKE COUNTY RECORDER.

UTAH LOAN MODIFICATION AGREEMENT (To a Fixed Interest Rate)
-Single Family--Freddie Mac UNIFORM INSTRUMENT
UTMD5161M
Asurty.com

Form 5161 07/2021
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Loan No: 300655825

APN: 20-24-406-013-0000
6658 SOUTH COLEUS COURT, WEST JORDAN, UT 84081
Tax Serial Number: 20-24-406-013-0000

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. **Current Balance.** As of August 1, 2023, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$149,069.25.
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 3.125%, beginning September 1, 2023, both before and after any default described in the Note. The yearly rate of 3.125% will remain in effect until principal and interest is paid in full.
3. **Monthly Payments and Maturity Date.** Borrower will pay principal and interest by making a payment every month. This amount is called my "Monthly Payment."

Borrower promises to make Monthly Payments of principal and interest of U.S. \$544.44, beginning on the 1st day of September, 2023, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on August 1, 2063, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay those amounts in full on the Maturity Date.

4. **Place of Payment.** Borrower must make the monthly payments at P.O. BOX 1890, MAC 210, CENTENNIAL PARK, AZ 86021 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.

If Lender exercises this option, Lender will give Borrower notice of acceleration. The notice will provide a period of not less than 30 days from the date the notice is given in accordance with

UTAH LOAN MODIFICATION AGREEMENT (To a Fixed Interest Rate)
--Single Family--Freddie Mac UNIFORM INSTRUMENT
UTMD5161M
Asurity.com

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Section 16 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, or upon, the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower and will be entitled to collect all expenses incurred in pursuing such remedies, including, but not limited to: (a) reasonable attorneys' fees and costs; (b) property inspection and valuation fees; and (c) other fees incurred to protect Lender's interest in the Property and/or rights under the Security Instrument.

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.

Nothing in this Agreement will 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, as amended by this Agreement.

Loan No: 300655825

In Witness Whereof, Lender, Beneficiary and Borrower have signed this Agreement.

Kathie Ann Tancredi (Seal)
KATHIE ANN TANCREDI -Borrower

Nicole Tancredi-Gomez (Seal)
NICOLE TANCREDI-GOMEZ -Borrower

State of Utah §

County of Salt Lake §

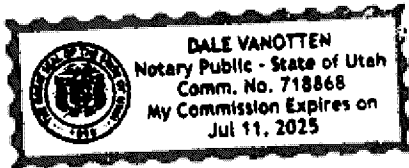
On this 18 day of Aug, before me,
Dale VanOtten, a Notary Public, personally appeared KATHIE ANN
TANCREDI and NICOLE TANCREDI-GOMEZ, proved on the basis of satisfactory evidence to be the
person(s) whose name(s) is/are subscribed to in this document, and acknowledged he/she/they executed
the same.

[Seal]

[Signature]
Notary Public

Dale VanOtten
(Printed Name)

My commission expires: Jul 11, 2025



PRIMARY RESIDENTIAL MORTGAGE, INC.

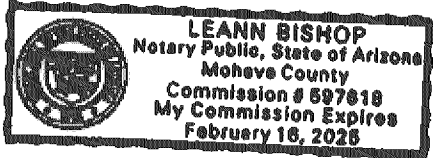
Lender

John Timpson (Seal)
By: John Timpson
Title: Director of Loss Mitigation

State of Arizona §
County of MOHAVE §

On this 24 day of August 2023, before me
Leann Bishop, a Notary Public, personally appeared
John Timpson as Director of Loss Mit of PRIMARY RESIDENTIAL
MORTGAGE, INC. 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.

(Seal)



Leann Bishop Notary Public
Leann Bishop (Printed Name)

My commission expires: 2-16-2025

Loan No: 300655825

Mortgage Electronic Registration Systems, Inc.,
as Beneficiary, as nominee for PRIMARY
RESIDENTIAL MORTGAGE, INC., its successors
and assigns
Beneficiary

[Signature] (See)
By: John Timpson

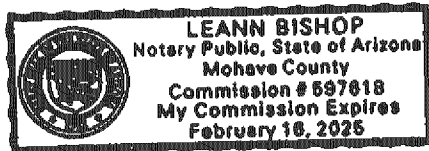
Title: Assistant Secretary

August 24, 2023
Date of Beneficiary's Signature

State of Arizona §
County of Mohave §

On this 24 day of August 2023, before me
Leann Bishop a Notary Public, personally appeared
John Timpson as Assistant Secretary of Mortgage Electronic Registration
Systems, Inc. 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.

[Seal]



Leann Bishop
Notary Public

Leann Bishop
(Printed Name)

My commission expires: 2-16-2025