3397977 BK 7797 PG 1360 E 3397977 B 7797 P 1360-1361 RICHARD T. MAUGHAN DAVIS COUNTY, UTAH RECORDER 7/8/2021 12:53:00 PM FEE \$40.00 Pgs: 2 DEP eCASH REC'D FOR UTAH HOUSING CORP

UPON RECORDING MAIL TO: Utah Housing Corp. 2479 South Lake Park Blvd. West Valley, UT 84120 Attn. Josh Arnold FHA Case No. 523-0012077 MIN: 1005627-0000148917-1 MERS Phone # 1-888-679-6377

## UTAH HOUSING CORPORATION LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), is made and entered into this day of d

## WITNESSETH:

On or about September 29, 2017 the Borrower(s) did make, execute, and deliver to Citywide Home Loans, a Utah 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 \$240,562.00 with interest thereon at the rate of 4.250% per annum, payable in consecutive monthly installments beginning with the first installment due November 1, 2017, of \$1,183.42 principal and interest with the final installment of the indebtedness, if not sooner paid, due and payable on October 1, 2047.

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 Citywide Home Loans, a Utah Corporation as Beneficiary, that certain Deed of Trust bearing the date of September 29, 2017, conveying to the Trustee therein named the following described real property, situated in the County of Davis, State of Utah, to-wit:

ALL OF LOT 148, WESTWOOD ESTATES NO. 4, CLEARFIELD CITY, DAVIS COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.
TAX ID# 12-031-0148

Which Deed of Trust was duly recorded in the office of the recorder of said County and State, on September 29, 2017 as Entry No: 3048623 hereinafter referred to as "Trust Deed".

There is now due and owing upon the aforesaid Note the principal sum of \$228,609.30 and the Borrower(s) desires a modification of the terms of payment thereof, to which the Lender is agreeable to the terms and conditions hereinafter stated.

NOW, THEREFORE, it is mutually agreed by and between the parties hereto that the indebtedness remaining unpaid on said Note, as secured by the Trust Deed, including principal, interest and any accrued fees, in the amount of \$202,412.04 with interest at the rate of 3.250% per annum continuing to accrue hereon shall be payable in monthly installments of \$880.91 (plus such amounts as may be necessary for escrows for insurance and taxes) commencing on August 1, 2021, and continuing on the first day of each month thereafter until paid, except that, if not sooner paid, the final payment of principal and interest shall be due and payable July 1, 2051, hereinafter referred to as "Maturity Date". Pursuant to the terms of the original Note, if any monthly installment not paid when due and remains unpaid after a date specified by a notice to the Borrower(s), the entire principal amount outstanding and accrued interest thereon and fees shall at once became due and payable at the option of the Lender. The date specified by a notice to the Borrower(s), shall not be less than 30 days from the date such notice is mailed.

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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 bereinto set their hand and the Lender has caused these presents to be

executed on its behalf by its duly authorized represent	tative this day and year first hereinabove written.
	"BORROWER(S)"
	Jefffey Samoune  Lucy Saucedo
"В	ORROWER(S)"
STATE OF UTAN Calif	
COUNTY OF Davis Contra ) ss	
	year 2021, before me Lisa m. Lucas
a notary public, personally appeared Jeffrey M. Lem	noine and Lucy Saucedo, proved on the basis of satisfactory ubscribed to in this document, and acknowledged (lac/she/they)
LISA M. LUCAS Z COMM. # 2271548 O CONTRA COSTA COUNTY O	Notary Public
COMM. EXPIRES JAN. 13, 2023	By: Jonathan Hanks, Sr. VP & COO
	"LENDER"
STATE OF UTAH ) ) ss COUNTY OF SALT LAKE )	
On this 2 day of July, in the yappeared Jonathan Hanks, proved on the basis of sa subscribed to in this document, and acknowledged (h	year 2021, before me <b>Josh Arnold</b> , a notary public, personally atisfactory evidence to be the person(s) whose name(s) (is/are) ne/she/they) executed the same.
Notary Public - State of Utah JOSHUA C. ARNOLD Comm. #705787 My Commission Expires June 17, 2023	Notary Public