

UPON RECORDING MAIL TO:  
Utah Housing Corp.  
2479 South Lake Park Blvd.  
West Valley, UT 84120  
Attn: Josh Arnold  
FHA Case No. 523-024692 7  
MIN: 1004870 0018103971 0  
MERS Phone # 1-888-679-6377

**UTAH HOUSING CORPORATION  
LOAN MODIFICATION AGREEMENT**

This Loan Modification Agreement ("Agreement"), is made and entered into this 17 day of NOV, 2021 by and between **Matthew J Hallman, Single Man**, hereinafter referred to as "Borrower(s)", whose address is 754 W 1300 S Woods Cross, Utah 84087 and Utah Housing Corporation, hereinafter referred to as "Lender".

**WITNESSETH:**

On or about **November 19, 2018** the Borrower(s) did make, execute, and deliver to **Veritas Funding LLC, a Limited Liability Company**, 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 **\$250,381.00** with interest thereon at the rate of **5.150%** per annum, payable in consecutive monthly installments beginning with the first installment due **January 1, 2019**, of **\$1,367.15** principal and interest with the final installment of the indebtedness, if not sooner paid, due and payable on **December 1, 2048**.

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 **Veritas Funding LLC, a Limited Liability Company** as Beneficiary, that certain Deed of Trust bearing the date of **November 19, 2018**, conveying to the Trustee therein named the following described real property, situated in the County of **Davis**, State of **Utah**, to-wit:

**SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS "EXHIBIT A".**

**TAX ID# 060660005**

Which Deed of Trust was duly recorded in the office of the recorder of said County and State, on **November 26, 2018** as Entry No: **3131009** hereinafter referred to as "Trust Deed".

There is now due and owing upon the aforesaid Note the principal sum of **\$244,603.76** 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 **\$235,603.00** with interest at the rate of **3.250%** per annum continuing to accrue hereon shall be payable in monthly installments of **\$1,025.36** (plus such amounts as may be necessary for escrows for insurance and taxes) commencing on **December 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 **November 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 become 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.

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.

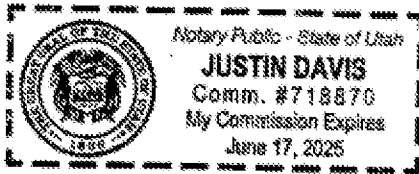
"BORROWER(S)"

[Signature]  
Matthew J Hallman

"BORROWER(S)"

STATE OF UTAH )  
  ) ss  
COUNTY OF Salt Lake PL )

On this 17 day of November, in the year 2021, before me Justin Davis  
a notary public, personally appeared Matthew J Hallman, 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.



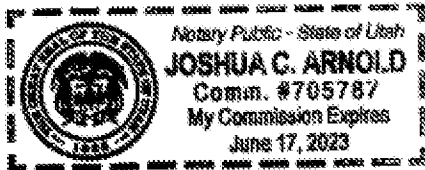
[Signature]  
Justin Davis  
Notary Public

By: [Signature]  
"LENDER" Jonathan Hankes, Sr. VP & COO  
Cleon P. Butterfield, SR VP & CFO

STATE OF UTAH )  
  ) ss  
COUNTY OF SALT LAKE )

On this 23 day of November, in the year 2021, before me Josh Arnold, a notary public, personally appeared Jonathan Hankes, 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.

Cleon P.  
Butterfield



[Signature]  
Notary Public

**EXHIBIT A  
LEGAL DESCRIPTION**

Lot 5, Ruffin Circle, according to the official plat thereof on file and of record in the Davis County Recorder's Office.

Excepting therefrom the West 2 feet, Also: Beginning at the Northeast corner of said Lot 5, and running thence South 88°52' East 5.0 feet, thence South 0°15' West 131.31 feet, thence North 88°52' West 5.0 feet to the Southeast corner of Lot 5, thence North 0°15' East 131.31 feet to the point of Beginning.

The following is shown for information purposes only: Tax ID / Parcel No. 06-066-0005