

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

1. As of **September 1, 2023**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$222,945.59**, consisting of the amount(s) loaned to Borrower by Lender plus capitalized interest in the amount of **\$5,344.98** and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.
2. 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 **7.500%**, from **September 1, 2023**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,467.14**, beginning on the **1st** day of **October, 2023**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **September 1, 2063** (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. 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 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 Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. 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; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note; and
 - (b) all terms and provisions of any adjustable rate rider, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a)



above.

5. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.
6. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as 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 thereof, as amended by this Agreement.
7. Borrower agrees to make and execute other documents or papers as may be necessary 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 the Borrower.
8. "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. **MERS is the Beneficiary of record under the Security Instrument and this Agreement.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.



Jacob Scott Barker
JACOB SCOTT BARKER -Borrower

Date: 8/30/23

_____ [Space Below This Line For Acknowledgments] _____

State of Utah)

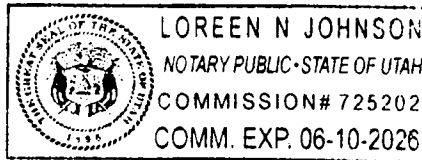
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County of Utah)

On this 30 day of August, in the year 20 23, before me, Loreen N Johnson a notary public, personally appeared Jacob Scott Barker, 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.

Witness my hand and official seal.

Loreen N. Johnson
(notary signature)



(seal)



LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC

By: Nicole Manning (Seal) - Lender

Name: Nicole Manning

Title: **Assistant Secretary**

SEP 11 2023

Date of Lender's Signature

_____ [Space Below This Line For Acknowledgments] _____

State of Florida

County of Broward

The foregoing instrument was acknowledged before me by means of physical presence or online notarization,

this 11 day of Sept, 2023, by Nicole Manning, Assistant Secretary of LoanCare LLC, as Agent under Limited POA for Lakeview Loan Servicing, LLC.

[Signature]
(Signature of Notary Public - State of Florida)

Travia Reese

(Print, Type or Stamp Commissioned Name of Notary Public)



Personally Known OR Produced Identification _____

Type of Identification Produced _____



HUD MODIFICATION AGREEMENT
8300h 01/14

SEP 1 1 2023

Heather Bowen
Mortgage Electronic Registration Systems, Inc - Nominee for Lender

Name: Heather Bowen

Title: **Assistant Secretary**

_____ [Space Below This Line For Acknowledgments] _____

State of FLORIDA
County of BROWARD

The foregoing instrument was acknowledged before me by means of [] physical presence or [] online notarization,

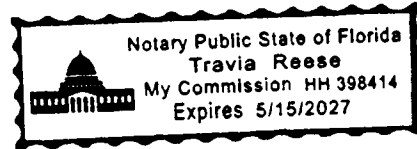
this 11 day of Sept, 2023, by Heather Bowen, Assistant Secretary of Mortgage Electronic Registration Systems, Inc.

Travia Reese

(Signature of Notary Public - State of Florida)

Travia Reese

(Print, Type or Stamp Commissioned Name of Notary Public)



Personally Known / OR Produced Identification _____

Type of Identification Produced _____

