

Prepared By: Holly Wing  
Caliber Home Loans, Inc.  
13801 Wireless Way  
Oklahoma City, OK 73134  
405-252-5400  
Holly.Wing@caliberhomeloans.com

ENT 100168:2022 PG 1 of 8  
**Andrea Allen**  
**Utah County Recorder**  
2022 Sep 14 08:36 AM FEE 40.00 BY CH  
RECORDED FOR Caliber Home Loans - Loss Mitigation  
ELECTRONICALLY RECORDED

Loan No.: 9796128701

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**LOAN MODIFICATION AGREEMENT**

**Borrower(s): Steven C. White**  
**County of Utah**  
**State of Utah**  
**See Exhibit A**

**The agreement herewith tendered for recording does not secure a re-loan or re-advance or new loan except the indebtedness secured by the previously recorded mortgage:**

**Original Mortgage: MERS, Mortgage Electronic Registration Systems, Inc., as nominee for Caliber Home Loans, Inc. , its successors and assigns in the Original principal amount \$250,200.00 recorded on 4/13/2020, Instrument Number: 47509:2020, Book No.: n/a, Page No.: n/a.**

**Assignment: Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma 73134 recorded 8/26/2022 Instrument No. 94566:2022, Bk: n/a, Pg:n/a**

**PREMISES ARE OR WILL BE IMPROVED BY 1-2 FAMILY DWELLING ONLY**

**See Exhibit A**

**Parcel ID: 65-015-0013**

Cover Page for Recording Purpose's only

Loan Number: 9796128701

VA Case Number: 414160313854

**Return To:** Caliber Home Loans, Inc.  
13801 Wireless Way  
Oklahoma City, OK 73134

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**LOAN MODIFICATION AGREEMENT**  
(Providing for 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.**

This Loan Modification Agreement ("*Agreement*"), made July 1, 2022 ("*Agreement Date*"), between STEVEN C WHITE ("*Borrower*"), Caliber Home Loans, Inc. ("*Lender*"), and Mortgage Electronic Registration Systems, Inc. ("*MERS*") ("*Beneficiary*"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "*Security Instrument*"), and Timely Payment Rewards Rider, if any, dated April 7, 2020, and recorded in Book of Liber -, at page(s) -, of the Official Records of Utah, Utah and (2) the Note in the original principal sum of U.S \$250,200.00 bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "*Property*", located at:

1758 E AMERICAN WAY, 3, EAGLE MOUNTAIN, UT 84005-4903,

the real property described being set forth as follows:

The legal description to the Property may be attached to this Agreement by the Servicer if required.

The Borrower has requested that the Lender modify the terms of the Note and Security Instrument. The Lender has agreed to do so pursuant to the terms and conditions stated in this Agreement. The



Borrower and the Lender agree that the provisions of this Agreement supersede and replace any inconsistent provisions set forth in the Note and Security Instrument.

In consideration of mutual promised and agreements exchanged, and other good and valuable consideration which the parties agree they have received, the Borrower and Lender agree to modify the terms of the Note and Security Instrument as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of July 1, 2022, the amount payable under the Note and the Security Instrument (the "*Unpaid Principal Balance*") is U.S. \$264,022.70, consisting of the unpaid amount(s) loaned to Borrower by Lender, or Lender's predecessor in interest, plus any interest and other amounts capitalized.

Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Servicer. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 3.375%, from July 1, 2022. Borrower promises to make monthly payments of principal and interest of U.S. \$1,192.60, beginning on August 1, 2022, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of 3.375% will remain in effect until principal and interest are paid in full. If on June 1, 2051 (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.

2. 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.

3. 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.
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 Agreement Date set forth 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, including, where applicable, the Timely Payment Rewards rate reduction, as described



in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and

(B) All terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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. Borrower understands and agrees that:

(A) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.

(B) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument 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 Note and Security Instrument, 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 Note and Security Instrument 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 Note and Security Instrument.


(D) All costs and expenses incurred by Lender in connection with this Agreement, including attorney's fees and costs, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.

(E) 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 the Borrower.

6. By this paragraph, Lender is notifying Borrower that any prior waiver by Lender of Borrower's obligation to pay to Lender Funds for any or all Escrow Items is hereby revoked, and Borrower has been advised of the amount needed to fully fund the Escrow Items.

Whereof, Servicer and Borrower have executed this Modification Agreement as of the dates indicated below.

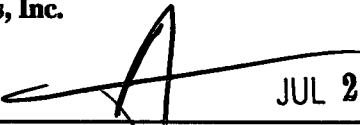
**Borrower**

  
\_\_\_\_\_  
STEVEN C WHITE  
Date 11 Jul 2022  
Seal




**Lender**

**Caliber Home Loans, Inc.**

  
\_\_\_\_\_  
Aimee McHargue Loss Mitigation Manager      Date  
Seal      JUL 21 2022

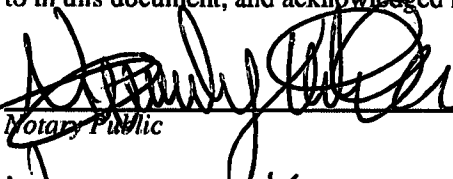
**Mortgage Electronic Registration Systems, Inc. ("MERS")**

  
\_\_\_\_\_  
MERS - Nominee for Lender      ~~JUL 21 2022~~  
Date      JUL 21 2022  
Aimee McHargue, Assistant Secretary  
**Acknowledgment**

State of Utah

County of Utah

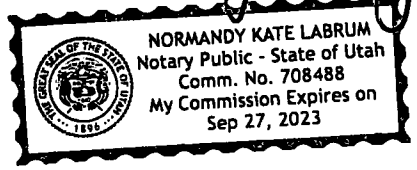
On this 11<sup>th</sup> day of July, in the year 2022, before me,  
NORMANDY KATE LABRUM a notary public, personally appeared STEVEN C WHITE,  
proved on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed  
to in this document, and acknowledged he/she/they executed the same.

  
\_\_\_\_\_  
Notary Public

NORMANDY KATE LABRUM  
(Print Name)

My commission expires: Sept. 27, 2023

Residing at Saratoga Springs, UT 84045



**Acknowledgment**

State of ~~Utah~~ <sup>OK</sup> **Oklahoma**

County of ~~Utah~~ <sup>OK</sup> **Oklahoma**

On this 21<sup>st</sup> day of July, in the year 2022, before me, Traci Helton  
a notary public, personally appeared Aimee McHarque Loss Mitigation Manager  
of Caliber Home Loans, 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.

JUL 21 2022



\_\_\_\_\_  
*Notary Public*

\_\_\_\_\_  
*(Print Name)*

My commission expires: \_\_\_\_\_

Residing at: \_\_\_\_\_



Loan Number: 9796128701

VA Case Number: 414160313854



# Modification Due On Transfer Rider

THIS MODIFICATION DUE ON TRANSFER RIDER, effective July 1, 2022, is incorporated into and shall be deemed to amend and supplement the Loan Modification Agreement of the same date made by STEVEN C WHITE (the "Borrower") and Caliber Home Loans, Inc. (the "Lender") covering the Property described in the Loan Modification Agreement located at:

1758 E AMERICAN WAY, 3, EAGLE MOUNTAIN, UT 84005-4903

In addition to the covenants and agreements made in the Loan Modification Agreement, the Borrower and Lender covenant and agree as follows:


A. Notwithstanding any other covenant, agreement or provision of the Note and Security Instrument, as defined in the Loan Modification Agreement, the Borrower agrees as follows:

**Transfer of the Property or a Beneficial Interest in Borrower.** If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of the Loan Modification Agreement.

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.


B. Except as otherwise specifically provided in this Modification Due On Transfer Rider, the Loan Modification Agreement, the Note and Security Instrument will remain unchanged and in full effect.

**Borrower**

  
STEVEN C WHITE 115 JUL 2022  
Date

**Lender**

**Caliber Home Loans, Inc.**

  
Aimee McHargue JUL 21 2022  
Lose Mitigation Manager Date

Investor Loan Number: 414160313854

Servicer Loan Number: 9796128701



**Exhibit A (Legal Description)**

LOT 13, PHASE 1, COLONIAL PARK SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF, ON FILE AND OF RECORD IN THE OFFICE OF THE UTAH COUNTY RECORDER, STATE OF UTAH.