AFTER RECORDED RETURN TO: Security Service Federal Credit Union ATTN: Mortgage Services 15000 IH 10 West San Antonio, TX 78249 PARCEL NUMBER: LOAN NUMBER: 00125604272

Prepared by:
Anna Cortinas
Robertson Anschutz Vetters, LLC
10850 Richmond Avenue, Suite 350
Houston, TX 77042
210-293-5332

01194508 B: 2755 P: 0967

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Rhonda Francis Summit County Recorder
09/01/2022 08:26:32 AM Fee \$40.00

By SECURITY SERVICE FEDERAL CREDIT UNION Electronically Recorded

## NOTE AND SECURITY INSTRUMENT MODIFICATION AGREEMENT

Recitals

This agreement ("Modification Agreement") is made on September 01, 2022, between Fernanda Bohme and Michael Bierkeland, wife and husband, (herein "Borrower") and Security Service Federal Credit Union (herein "Lender"), whose loan servicing address is 15000 IH-10 West, San Antonio, TX 78249, for a Modification of that certain Deed of Trust, Mortgage or Security Deed, and any riders thereto (the "Security Instrument") and Note dated February 24, 2020, in favor of Security Service Federal Credit Union, and any addenda thereto, and any previous modification(s) thereof, said Note being in the original principal amount of \$2,400,000.00, said Security Instrument having been recorded in under Document No. 01127739, Book 2556, Page 0917 of the Official Records of Real Property of SUMMIT County, Utah, covering property described in the Security Instrument and defined therein as the "Property", located at

2579 Longspur Ln Park City, UT 84098 Property Address

the real property described being set forth as follows:

See Exhibit "A" attached hereto and made a part hereof for all purposes

WITNESSETH:

WHEREAS, Borrower now desires to modify the Note and ratify said liens against the Property; and

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WHEREAS, Lender, the legal owner and holder of said Note and liens securing same, in consideration of the premises and at the request of the Borrower has agreed to modify the Note as hereinafter provided; and

WHEREAS, Borrower and Lender desire that the Security Instrument and Note be modified as herein provided but that all terms not so modified remain unchanged and in full force and effect.

NOW, THEREFORE, in consideration of the foregoing, the parties hereto agree that the Note and Security Instrument are hereby modified as shown in "ATTACHMENT A", attached hereto and made a part hereof for all purposes.

Further, it is expressly agreed that for and in consideration of this Modification Agreement, Borrower hereby releases and forever discharges Lender and its officers, directors, counsel, employees, agents, predecessors, successors, and assigns from all causes of action, claims, rights, and controversies, known or unknown, which Borrower had, now has, or may hereafter acquire which relate to, are based on, arise out of, or are in any way connected with any acts of Lender or its above affiliates occurring prior to the execution of this Agreement and relating in any manner to the above described Note or Security Instrument or the Property described herein or therein. This is a general release of all possible claims and causes of action of every kind and character related to the above described subject matter and is to be interpreted liberally to effectuate maximum protection of Lender and its above affiliates.

The Borrower hereby ratifies said liens on the Property until the Note as so modified hereby has been fully paid, and agrees that this renewal, extension and/or modification shall in no manner affect or impair the Note or the liens securing same and that said liens shall not in any manner be waived, but are acknowledged by Borrower to be valid and subsisting, the purpose of this instrument being simply to modify the Security Instrument and the time and manner of payment of the Note and ratify all liens securing same, and the Borrower further agrees that all terms and provisions of the Note, the Security Instrument and the other instruments creating or fixing the liens securing same shall be and remain in full force and effect as therein written except as otherwise expressly provided herein.

A breach or other default of any of the terms of this Agreement by Borrower shall constitute a breach of default under the Note and Security Instrument, and Lender shall thereupon have the right to seek all remedies available to it under the aforesaid boan instruments.

Borrower covenants and agrees that the rights and remedies of Lender under this Agreement are cumulative of, are not in lieu of but are in addition to, and their exercise or the failure to exercise them shall not constitute a waiver of, any other rights and remedies which Lender shall have under the Note or the Security Instrument.

Borrower covenants and agrees that this Agreement represents the final agreement between Borrower and Lender relating to the above described subject matter and may not be contradicted by evidence of prior, contemporaneous or subsequent oral agreements of the parties hereto. Borrower further covenants and agrees that there are no unwritten oral agreements between parties hereto relating to the above described subject matter.

As used herein "Lender" shall mean Security Service Federal Credit Union or any future holder.

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ACCEPTED AND AGREED TO BY
THE OWNER AND HOLDER OF SAID NOTE:
Security Service Federal Credit Union

By:

Name: Shannon Cornwell

Title: Assistant Vice President

State of RAUS
County of Bexay

Witness my hand and office seal.

Notary Public

May icla Salinas

(Printed Name of Notarial Officer)

My commission expires: 2-13-

MARICE LA SALINAS
Notary Public, State of Texas
My Comm. Exp. 02-13-2025
ID No. 13100377-8

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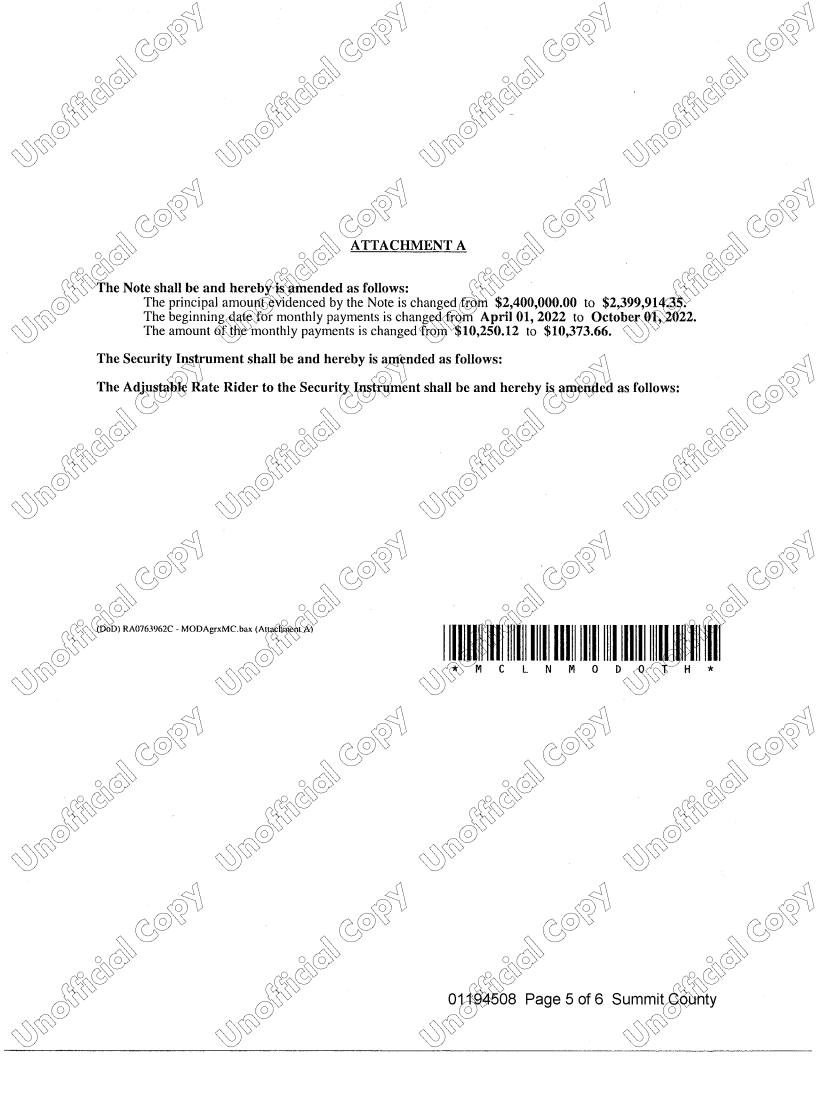


EXHIBIT "A"
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