

When Recorded Return To:  
Mountain America Federal Credit Union  
Mortgage Department  
7167 South Center Park Drive  
West Jordan, Utah 84084

13928967 B: 11326 P: 7117 Total Pages: 2  
04/08/2022 11:25 AM By: salvarado Fees: \$40.00  
MODIF- MODIFICATION AGREEMENT  
Rashelle Hobbs, Recorder, Salt Lake County, Utah  
Return To: FIRST AMERICAN - TITLE  
215 S STATE ST STE 280 SALT LAKE CITY, UT 841112337

### FIXED RATE LOAN MODIFICATION AGREEMENT

This Fixed Rate Loan Modification Agreement ( "Agreement" ), made this 4th day of March, 2022, between Matthew J Lichtie ("Borrowers"), and Mountain America Credit Union ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt ( the "Security Instrument" ) dated August 25<sup>th</sup>, 2020, and recorded as Entry Number 13371908 Bk. 11005 Pg. 4101-4118.

Records of Salt Lake County, State of Utah, and (2) the Note and "Rider to Note for Construction Phase" 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 4015 W Hayfield Court Bluffdale, Utah 84065 real property described being set forth as follows:

LOT 4, HAYFIELD COURT SUBDIVISION, AMENDING LOT 1 OF GARDINER ESTATES, ACCORDING TO THE PLAT THEREOF AS RECORDED IN THE OFFICE OF THE SALE LAKE COUNTY RECORDER.

Tax serial Number: 33-06-476-021

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):

The first paragraph of the "Security Instrument" (Mortgage, Deed of Trust or Deed to Secure Debt) is amended and supplemented as follows:

Borrower owes Lender the principal sum of One Million Four Hundred Twenty-Five Thousand Dollars and 00/100 (U.S. \$1,425,000.00). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on April 1<sup>st</sup>, 2052.

Paragraph 1 of the Note is amended and supplemented as follows:

1. **BORROWER'S PROMISE TO PAY:**

In return for a loan that I have received, I promise to pay U.S. \$1,425,000.00 (this amount is called "principal"), plus interest, to the order of the Lender.

Paragraph 2 of the Note is amended and supplemented as follows:

2. INTEREST

I will pay interest at a yearly rate of 3.750%.

Paragraph 3 of the Note is amended as follows:

PAYMENTS

I will make my monthly payments on the first day of each month beginning on May 1st, 2022. If on April 1<sup>st</sup>, 2052, I still owe amounts under the Note, I will pay those amounts in full on that date, which is called my "Maturity Date".

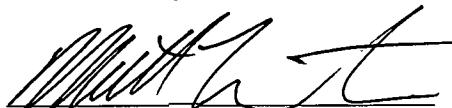
My monthly payment will be in the amount of U.S. \$6,599.40

Paragraph 2 of the Rider to Note for Construction Phase is amended as follows:

2. INTEREST DURING CONSTRUCTION PHASE:

During the first N/A month(s) of the loan, interest will be charged to me on the monies advanced in accordance with my draw schedule. I will be charged interest only, at the rate of N/A percent per annum on the monies advanced.

Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note, Rider to Note for Construction Phase, and/or Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.



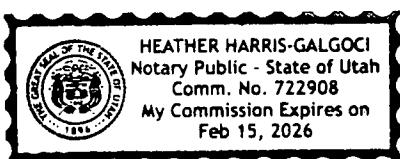
Matthew J. Lichtie

(Space Below This Line For Acknowledgments) \_\_\_\_\_

STATE OF Utah  
COUNTY OF Salt Lake

The foregoing instrument was subscribed and sworn to and acknowledged before me this  
4<sup>th</sup> day of March 2022, by Matthew J. Lichtie.

My Commission Expires: 2/15/2026



Heather Harris-Galgoci  
Notary Public  
Residing at: