After Recording Return To: CoreLogic SolEx 1625 NW 136th Ave, Ste E100 Sunrise, FL 33323

This Document Prepared By: CoreLogic SolEx 1625 NW 136th Ave, Ste E100 Sunrise, FL 33323 800-909-9525 13933287 B: 11328 P: 9446 Total Pages: 7 04/15/2022 08:18 AM By: asteffensen Fees: \$40.00

MODIF- MODIFICATION AGREEMENT

Rashelle Hobbs, Recorder, Salt Lake County, Utah

Return To: CORELOGIC ADVANCED DELIVERY ENGINES, LLC

3001 HACKBERRY RDIRVING, TX 750630156

Parcel ID Number: 28-10-182-021

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Original Recording Date: **June 28, 2019**Original Loan Amount: **\$376,062.00**

Loan No: 0041152364 Investor Loan No: 0223939724 FHA Case No.: 523-0367855-703

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this 1st day of February, 2022, between SHANNON L WEBB and CHRISTOPHER WEBB whose address is 833S 200 W, SALT LAKE CITY, UT 84101 ("Borrower") and LAKEVIEW LOAN SERVICING, by LoanCare, LLC as agent under Limited POA which is organized and existing under the laws of The United States of America, and whose address is 3637 Sentara Way, Virginia Beach, VA 23452 ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated June 28, 2019 and recorded in Book/Liber 10798, Page 938, Instrument No: 13020114 and recorded on June 28, 2019, of the Official Records of SALT LAKE County, UT and (2) the Note, 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

2225 E 9800 S, SANDY, UT 84092,

(Property Address)

the real property described being set forth as follows:

See Exhibit "A" attached hereto and made a part hereof;

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 March 1, 2022, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$305,582.47, consisting of the amount(s) loaned to Borrower







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by Lender plus capitalized interest in the amount of \$22,501.61 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 3.500%, from March 1, 2022. Borrower promises to make monthly payments of principal and interest of U.S. \$1,372.20, beginning on the 1st day of April, 2022, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on March 1, 2052 (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.
- 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.



HUD MODIFICATION AGREEMENT

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- 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.



* 1 0 1 1 8 4 4 0 0 1 *

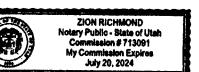
* 1 0 1 1 8 4 4 0 0 1 * HUD MODIFICATION AGREEMENT



(page 3 of 5)

| CA now | Date: 4 7 22 |
|--|---------------|
| SHANNON L WEEB -Borrower | Date: |
| OUDIOTORUED WEDD. D. | Date: |
| CHRISTOPHER WEBB -Borrower | |
| [Space Below This Line For Acknowledgmer | nts] |
| State of Utah) § | |
| County of <u>Salflake</u>) | |
| On this 744 day of April, in the year 2072, before me, Cic public, personally appeared Shahnon Webb, proved | |
| 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. | |
| Man | |
| (notary signature) | |
| | (seal) |

Origination Company: NMLSR ID:







(page 4 of 5)

| Date: |
|---|
| SHANNON L WEBB -Borrower |
| CHRISTOPHER WEBB -Borrower |
| [Space Below This Line For Acknowledgments] |
| State of Utah) |
| county of Salt hake |
| On this day of April, in the year 2022, before me, E. Stince (; a notary public, personally appeared Christopher F. Webb, proved on the basis of satisfactory |
| public, personally appeared Christopher F. Webb, 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 efficial seal. |
| (notary signature) |
| Notary Public - State of Utah E STINCELLI Comrage#/13851 My Commission Expires October 4, 2024 |



NMLSR ID:



(page 4 of 5)

| LoanCare LLC, as Agent under Limited POA for LAKEVIEW LOAN SERVICING | |
|--|--|
| By: Malande Kerollo (Seal) - Lender | |
| By: Yolanda Kendle (Seal) - Lender | |
| Title: Assistant Secretary | |
| 4-14-22 | |
| 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 [\$\forall \text{physical presence or [] online notarization,} | |
| this day of day of hon | |
| (Signature of Notary Public - State of Florida) | |
| Nicole Manning Nicole Manning MY COMMISSION # HH 098269 | |
| (Print, Type or Stamp Commissioned Name of Notary Public) EXPIRES: April 3, 2025 Bonded Thru Notary Public Underwriters | |
| Personally Known OR Produced Identification | |
| Type of Identification Produced | |







(page 5 of 5)

Exhibit "A"

Loan Number: 0041152364

Property Address: 2225 E 9800 S, SANDY, UT 84092

Legal Description:

THE FOLLOWING DESCRIBED PROPERTY SITUATED IN THE COUNTY OF SALT LAKE, STATE OF UTAH: LOT 359, RAINTREE VILLAGE NO. 3, ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK 76-5 OF PLATS AT PAGE 100, RECORDS OF SALT LAKE COUNTY, UTAH.



