

**This Document Prepared By:**

**JARAD DOUGLAS**  
**PNC MORTGAGE, A DIVISION OF PNC BANK,**  
**NATIONAL ASSOCIATION**  
**3232 NEWMARK DR**  
**MIAMISBURG, OH 45342**  
**(888) 224-4702**

**When Recorded Mail To:**

**PNC BANK, N.A.**  
**P.O. BOX 8800**  
**DAYTON, OH 45401**

**Tax/Parcel #:** 22-21-477-003-0000

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**Original Principal Amount:** \$279,000.00

**Fannie Mae Loan No.:** 4029004400

**Unpaid Principal Amount:** \$267,154.40

**Loan No.:** \*\*\*\*3803

**New Principal Amount:** \$273,812.27

**Capitalization Amount:** \$6,657.87

## **LOAN MODIFICATION AGREEMENT (DEED OF TRUST)**

**(Providing for Fixed Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this 8TH day of OCTOBER, 2024, between STEPHANIE L BROWN, A SINGLE WOMAN, AS SOLE OWNER ("Borrower"), whose address is 1834 E CLOVERDALE ROAD, SALT LAKE CITY, UTAH 84121 and PNC BANK, NATIONAL ASSOCIATION ("Lender"), whose address is 3232 NEWMARK DR, MIAMISBURG, OH 45342, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated MARCH 3, 2022 and recorded on MARCH 8, 2022 in INSTRUMENT NO. 13906147 BOOK 11314 PAGE 2400, of the OFFICIAL Records of SALT LAKE COUNTY, UTAH, 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,

**1834 E CLOVERDALE ROAD, SALT LAKE CITY, UTAH 84121**  
(Property Address)

the real property described being set forth as follows:

**The land referred to in this document is situated in the CITY OF SALT LAKE CITY, COUNTY OF SALT LAKE, STATE OF UTAH, and described as follows:**

**SEE ATTACHED EXHIBIT A**

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 **NOVEMBER 1, 2024**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$273,812.27**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
- 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 **3.2500%** from **NOVEMBER 1, 2024**. Borrower promises to pay monthly payments of principal and interest of U.S. **\$1,020.06** beginning on the **1ST day of DECEMBER, 2024** and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.2500%** will remain in effect until the principal and interest are paid in full. If on **NOVEMBER 1, 2064** (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) 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.
- 4) Borrower will pay to Lender on the day payments are due under the Loan Documents as amended by this Agreement, until the Loan is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over the Mortgage as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under the Loan Documents; (d) mortgage insurance premiums, if any, or any sums payable to Lender in lieu of the payment of mortgage insurance premiums in accordance with the Loan Documents; and (e) any community association dues, fees, and assessments that Lender requires to be escrowed. These items are called "Escrow Items." Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts due for any Escrow Items for which payment of Funds has been waived by Lender and, if Lender requires, shall furnish to Lender receipts evidencing such payment within such time period as Lender may require. Borrower's obligation to make such payments and to provide receipts shall for all purposes be deemed to be a covenant and agreement contained in the Loan Documents, as the phrase "covenant and agreement" is used in the Loan Documents. If Borrower is obligated to pay Escrow Items directly, pursuant to a waiver, and Borrower

fails to pay the amount due for an Escrow Item, Lender may exercise its rights under the Loan Documents and this Agreement and pay such amount and Borrower shall then be obligated to repay to Lender any such amount. Lender may revoke the waiver as to any or all Escrow Items at any time by a notice given in accordance with the Loan Documents, and, upon such revocation, Borrower shall pay to Lender all Funds, and in such amounts, that are then required under this paragraph.

Lender may, at any time, collect and hold Funds in an amount (a) sufficient to permit Lender to apply the Funds at the time specified under the Real Estate Settlement Procedures Act ("RESPA"), and (b) not to exceed the maximum amount a lender can require under RESPA. Lender shall estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is an institution whose deposits are so insured) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items no later than the time specified under RESPA. Lender shall not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. Unless an agreement is made in writing or applicable law requires interest to be paid on the Funds, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Lender and Borrower can agree in writing, however, that interest shall be paid on the Funds. Lender shall provide Borrower, without charge, an annual accounting of the Funds as required by RESPA.

If there is a surplus of Funds held in escrow, as defined under RESPA, Lender shall account to Borrower for the excess funds in accordance with RESPA. If there is a shortage of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the shortage in accordance with RESPA, but in no more than 12 monthly payments. If there is a deficiency of Funds held in escrow, as defined under RESPA, Lender shall notify Borrower as required by RESPA, and Borrower shall pay to Lender the amount necessary to make up the deficiency in accordance with RESPA, but in no more than 12 monthly payments.

Upon payment in full of all sums secured by the Loan Documents, Lender shall promptly refund to Borrower any Funds held by Lender.

- 5) 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.

- 6) 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
- (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.

7) 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 recording fees, title examination, and attorney's fees, 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.
- (f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that

perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

8) **Important Information about phone calls, texts, prerecorded and email messages:** If, at any time, you provide to PNC, its affiliates or designees contact numbers that are wireless telephone number(s) including, but not limited to, cell or VoIP numbers, you are consenting to PNC, its affiliates and designees using an automated dialing system to call or text you, or to send prerecorded messages to you, in order to service, and collect on, any personal account(s) and business account(s) (for which you are an authorized signer or designated contact person) with PNC and/or its affiliates, but not to market to you. For any type of phone call with PNC, its affiliates or designees, you consent that the call may be monitored or recorded for quality control and training purposes. By providing your email address, you consent to receive electronic mail from PNC, its affiliates and designees.

By checking this box, Borrower also consents to being contacted by text messaging

In Witness Whereof, I have executed this Agreement.

Stephanie L. Brown  
Borrower: STEPHANIE L. BROWN

10/12/24  
Date

[Space Below This Line for Acknowledgments]

### BORROWER ACKNOWLEDGMENT

State of UTAH)

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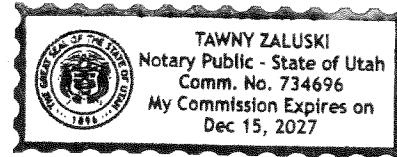
County of Salt Lake,

On this 12th day of October, in the year 20 24, before me,  
Tawny Zaluski, a notary public, personally appeared  
**STEPHANIE L. BROWN**, proved on the basis of satisfactory evidence to be the person(s) whose name(s)  
(is/are) subscribed to this instrument, and acknowledged (he/she/they) executed the same.

Notarized remotely using audio-video communication.

Witness my hand and official seal.

Tawny Zaluski  
Notary Public (signature)



(seal)

In Witness Whereof, the Lender has executed this Agreement.

PNC BANK, NATIONAL ASSOCIATION

Susan Hoeffler  
By Susan Hoeffler (print name)  
Mortgage Officer (title)

10/21/24

Date

[Space Below This Line for Acknowledgments]

**LENDER ACKNOWLEDGMENT**

State of OHIO

County of MONTGOMERY

The foregoing instrument was acknowledged before me this 10/21/2024 (date) by  
Susan Hoeffler, the MORTGAGE OFFICER of PNC BANK, NATIONAL  
ASSOCIATION, a national association, on behalf of the national association

1 This notarial act was an online notarial act.

Hes ccj  
Notary Public

Printed Name: Hope Chandler  
My commission expires: 9/30/2025



HOPE CHANDLER  
Notary Public  
State of Ohio  
My Comm. Expires  
September 30, 2025

PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION  
3232 NEWMARK DR  
MIAMISBURG, OH 45342

**Exhibit A (Legal Description)**

**ALL THAT CERTAIN PARCEL OF LAND SITUATED IN THE COUNTY OF SALT LAKE AND STATE OF UTAH**

**LOT 66, GREENFIELD VILLAGE PLAT "C", ACCORDING TO THE OFFICIAL PLAT THEREOF, RECORDED IN BOOK "O" OF PLATS AT PAGE 48, RECORDS OF SALT LAKE COUNTY, STATE OF UTAH.**

**BEING THE SAME PROPERTY AS CONVEYED FROM MIKELL E. BROWN AND STEPHANIE L. BROWN, HUSBAND AND WIFE, AS JOINT TENANTS TO STEPHANIE L. BROWN, A SINGLE WOMAN, AS SOLE OWNER, AS DESCRIBED IN DEED BOOK 11320, PAGE 6848 DATED ON 3/24/2022, RECORDED ON 3/24/2022**

**TAX ID #: 22-21-477-003-0000**

**FOR INFORMATIONAL PURPOSES ONLY, PROPERTY ALSO KNOWN AS: 1834 E CLOVERDALE RD, SALT LAKE CITY, UT 84121**