

14352978 B: 11553 P: 8229 Total Pages: 3
03/03/2025 11:00 AM By: tpham Fees: \$40.00
Rashelle Hobbs, Recorder, Salt Lake County, Utah
Return To: TITLE GUARANTEE
1385 E FORT UNION BLVD SALT LAKE CITY, UT 841212887

When Recorded Mail To:

American Loans, Inc.
8750 S Harrison St
Sandy, Utah 84070

SPACE ABOVE THE LINE FOR RECORDING PURPOSES ONLY

MODIFICATION NOTE SECURED BY
DEED OF TRUST

POOR COPY
- CO RECORDER -

DO NOT DESTROY THIS NOTE: When paid, this note, with Trust Deed securing same, must be surrendered to Trustee for Cancellation, before reconveyance will be made.

December 1, 2024

FOR VALUE RECEIVED, the undersigned jointly and severally promise to pay to the order of American Loans and/or assigns the amount of \$393,000.00 together with interest from the date hereof at the rate of 14% per annum on the unpaid principal, said principal and interest payable as follows:

The purpose of this modification is to increase the principal amount of the Note to the amount of \$393,000.00 (Three Hundred Ninety-Three Thousand Dollars and .00 Cents) and increase in monthly minimum payment to \$4,615.00 that includes the \$30.00 admin fee. The cost for this Modification is 3% plus a processing fee of \$700, and costs imposed by the title company closing for this modification.

In exchange for this modification, the time of the Note shall be extended to June 1, 2025, with no Prepayment for early payment.

All other terms remain the same as note and deed of trust attached and dated October 31, 2023, and recorded as Entry #14169885 B: 11453 P: 9155 SALT LAKE COUNTY, UTAH.

If this note is collected by an attorney after default in the payment of principal or interest, either with or without suit, the undersigned, jointly and severally, agree to pay all costs and expenses of collection including a reasonable attorney's fee.

The borrowers, makers, sureties, guarantors and endorsers hereof severally waive presentment for payment, demand and notice of dishonor and nonpayment of this note, and consent of any and all extensions of time, renewals, waivers or modifications that may be granted by the holder hereof with respect to the payment or other provisions of this note, and to the release of any security, or any part thereof, with or without substitution.

ACCOMMODATION RECORDING ONLY,
TITLE GUARANTEE MAKES NO REPRESENTATION
AS TO CONDITION OF TITLE. NOR DOES IT ASSUME
ANY RESPONSIBILITY FOR VALIDITY, SUFFICIENCY
OR EFFECTS OF DOCUMENT.

Transfer of the Property or a Beneficial Interest in Maker or Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Maker or 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 this Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by federal law as of the date of this Security Instrument.

This note is secured by a Trust Deed dated October 31, 2023, and recorded as Entry #14169885 B: 11453 P: 9155 SALT LAKE COUNTY, UTAH and agreed:

By:

Funk & Huish, LLC John Douglass Bowers Date: 02/28/2025
by: John Douglass Bowers John Douglass Bowers Date: 02/28/2025
John Douglass Bowers

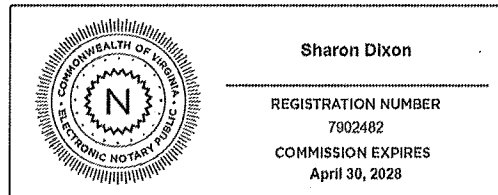
Virginia

STATE OF ~~UTAH~~ VA, Williamsburg COUNTY
SD

On this day 28th of February, 2025, personally appeared before me, John Douglass Bowers, the signer(s) of the above Instrument, who duly acknowledged to me that they executed the same.

My Commission Expires: 04/30/2028

Sharon Dixon
Notary Public Residing at: Virginia



Notarized remotely online using communication technology via Proof.

EXHIBIT A

Legal Description

A tract of land located in the Southwest corner of Section 14, Township 2 South, Range 1 East, Salt Lake Base and Meridian. Said tract of land being more particularly described as follows:

Beginning at a point on the southerly right of way line of Tolcate Woods Lane, said point being North 89°56'40" East 1580.66 feet from the West Quarter corner of Section 14, Township 2 South, Range 1 East, Salt Lake Base and Meridian, and running thence North 89°56'40" East 77.77 feet to a point on the westerly right of way line of Interstate 15; thence along said westerly right of way line the following three (3) courses: 1) South 01°39'08" West 308.94 feet; 2) South 02°14'11" West 83.87 feet; 3) South 03°18'49" East 290.52 feet to a point on an existing chain link fence; thence North 58°28'00" West 92.60 feet along said chain link fence to a point on the Easterly right of way line of 2930 East Street as shown on the dedication plat of 5800 South & 2930 East Streets, recorded on February 13, 1952 in Book M, at Page 52 at the Office of the Salt Lake County Recorder; thence North 00°18'43" West 634.16 feet along said Easterly right of way line to the point of beginning.

Tax Parcel No.: 22-14-326-021