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## AGREEMENT FOR MODIFICATION, RE-AMORTIZATION, OR EXTENSION OF A MORTGAGE

This Agreement for Modification, Reamortization, or Extension of a Mortgage ("Agreement"), made this 8th day of August, 2025, between Dana Klanderud and Joseph Kiefer ("Borrowers") and Canyon View Federal Credit Union, formerly known as University First Federal Credit Union ("Lender"), and Mortgage Electronic Registration Systems, Inc ("MERS") ("Beneficiary"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed ("Security Instrument") dated March 5, 2025 and recorded under Entry 14354886 Book 11554 Pages 8576-8596, of the Official Deed of Trust Records of Salt Lake County, Utah, (2) the Note, bearing the same date as, and secured by, the Security Instrument, and (3) prior extensions or modifications of the Note and Security Instrument, if any. The Note and Security Instrument, together with any prior extensions or modifications thereof, are referred to in this Agreement as the "Mortgage," and the Mortgage covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 1260 East Parkcrest Circle, Millcreek, UT 84124, the real property described being set forth as follows:

Lot 4, PARKCREST, according to the Official Plat thereof,  
as recorded in the records of Salt Lake County, State of Utah.

Situated in Salt Lake County

APN: 22-06-226-039-0000

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Mortgage):

1. Under the terms of the Mortgage, there remains unpaid as of the fourth day of the month in which this Agreement is made, the sum of U.S. \$677,911.16 of principal, \$0.00 of interest thereon, \$0.00 of advances made by the Lender thereunder, and U.S. \$0.00 of interest on such advances, aggregating a total sum of U.S. \$677,911.16 for which amount the Borrowers are indebted to the Lender under the Mortgage.
2. Lender has accepted or will hereby accept from the Borrowers the sum of U.S. \$249,800.00, which is to be applied to the unpaid principal balance (including advances, if any), and the sum of U.S. \$0.00, which is to be applied to the delinquent interest due on the principal balance (including advances, if any), each of which amounts shall be applied as of the date of this Agreement.
3. After application of the amounts provided by Borrowers as described in paragraph 2, Borrowers promise to pay to Lender U.S. \$428,111.16 ("Unpaid Principal Balance") plus interest on the Unpaid Principal Balance at the yearly rate of 7.375% from August 4, 2025. The interest rate Borrowers will pay may change in accordance with the terms of the Mortgage. The amount of the Borrowers' monthly payment of principal and interest is U.S. \$2,965.97, which amount shall be paid to Lender beginning on the 1st day of September 2025. The amount of Borrowers' monthly payment may change in accordance with the terms of the

Mortgage. Borrowers will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full. If on April 1, 2055 ("Maturity Date"), Borrowers still owe amounts under the Mortgage as amended by this Agreement, Borrowers will pay these amounts in full on the Maturity Date.

4. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrowers are not a natural person and a beneficial interest in Borrowers is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Mortgage.

If Lender exercises this option, Lender shall give Borrowers 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 Borrowers must pay all sums secured by the Mortgage. If Borrowers fail to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Mortgage without further notice or demand on Borrowers.

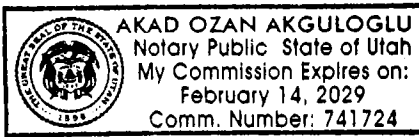
5. Borrowers also will comply with all other covenants, agreements, and requirements of the Mortgage, including without limitation, Borrowers' covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrowers are obligated to make under the Mortgage.
6. Borrowers understand and agree that:
  - (a) All the rights and remedies, stipulations, and conditions contained in the Mortgage relating to default in the making of payments under the Mortgage shall also apply to default in the making of the modified payments hereunder.
  - (b) All covenants, agreements, stipulations, and conditions in the Mortgage, shall be and remain in full force and effect, except as herein modified, and none of the Borrowers' obligations or liabilities under the Mortgage 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 Mortgage, 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 Mortgage 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 Mortgage.
  - (d) Borrowers agree 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 Borrowers.
  - (e) *"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. **MERS is the Beneficiary of record under the Security Instrument and this Agreement.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.*

**In Indiana, Mississippi, New York and Pennsylvania, use the following sentence in the above paragraph, which includes a street address for MERS: MERS is organized and existing under the laws of Delaware, and has an address of P.O. Box 2026, Flint, MI 48501-2026, and a street address of 1901 Voorhees Street, Suite C, Danville, IL 61834. The MERS telephone number is (888) 679-MERS.**

State of Utah )  
County of Salt Lake )<sup>SS.</sup>

The foregoing instrument was acknowledged before me by Taylor Riley, this 8th day of August 2025.

Witness my hand and official seal.



(seal)

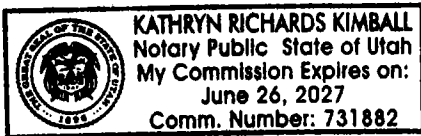
[Signature]  
Notary Public  
Akad Ozan Akguloglu  
Print or Type Name

My commission expires: Feb 14th, 2029

State of Utah )  
County of Salt Lake )<sup>SS.</sup>

The foregoing instrument was acknowledged before me by Liz Saccomanno, this 11 day of August 2025.

Witness my hand and official seal.



(seal)

[Signature]  
Notary Public  
Kathryn Kimball  
Print or Type Name

My commission expires: June 26, 2027

Canyon View Federal Credit Union (Seal)

By: Taylor Riley  
Credit Union Representative

8/8/25  
Date of Lender's Signature

Dana Klanderud (Seal)  
- Dana Klanderud - Borrower

Joseph Kiefer (Seal)  
- Joseph Kiefer - Borrower

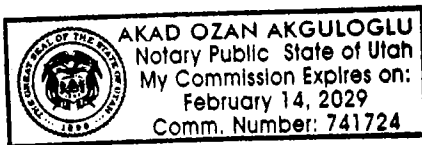
Liz Saccomanno  
Mortgage Electronic Registration Systems, Inc.,  
as nominee for Lender, its successors and assigns

\_\_\_\_\_[Space Below This Line For Acknowledgments]\_\_\_\_\_

State of Utah )  
County of Salt Lake )<sup>ss.</sup>

The foregoing instrument was acknowledged before me by Dana Klanderud, Joseph Kiefer, this 8th day of August 2025.

Witness my hand and official seal.



(seal)

Akad Ozan Akguloglu  
Notary Public

Akad Ozan Akguloglu  
Print or Type Name

My commission expires: Feb 14th, 2029