



\*W2692710\*

E# 2692710 PG 1 OF 7  
ERNEST D ROWLEY, WEBER COUNTY RECORDER  
01-Jul-14 0806 AM FEE \$23.00 DEP SC  
REC FOR: FIRST AMERICAN TITLE INSURANCE CO  
ELECTRONICALLY RECORDED

This Document Prepared By:  
**CHARLOTTE BOWIE**  
**WELLS FARGO BANK, N.A.**  
**3476 STATEVIEW BLVD, MAC# X7801-03K**  
**FORT MILL, SC 29715**  
**(800) 416-1472**

When Recorded Mail To:  
**FIRST AMERICAN TITLE**  
**ATTN: LMTS**  
**P.O. BOX 27670**  
**SANTA ANA, CA 92799-7670**

Tax/Parcel No. 08-022-0001

[Space Above This Line for Recording Data]	
<b>Original Principal Amount: \$199,938.00</b>	<b>FHA/VA Loan No. [REDACTED]</b>
<b>Unpaid Principal Amount: \$186,888.50</b>	<b>FHA Case No.: 703 521-7404326</b>
<b>New Principal Amount \$154,512.43</b>	<b>Loan No: (scan barcode)</b>
<b>New Money (Cap): \$0.00</b>	

**LOAN MODIFICATION AGREEMENT (DEED OF TRUST)**  
**(Providing for Fixed Rate)**

This Loan Modification Agreement ("Agreement"), made this 17TH day of APRIL, 2014, between **DEBRA K WILDE** ("Borrower"), whose address is **3675 MIDLAND DRIVE, WEST HAVEN, UTAH 84401** and **WELLS FARGO BANK, N.A.** ("Lender"), whose address is **3476 STATEVIEW BLVD, MAC# X7801-03K, FORT MILL, SC 29715** amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **OCTOBER 26, 2009** and recorded on **OCTOBER 30, 2009** in **INSTRUMENT NO. 2442153, WEBER COUNTY, UTAH**, and (2) the Note, in the original principal amount of U.S. **\$199,938.00**, 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  
**3675 MIDLAND DRIVE, WEST HAVEN, UTAH 84401**

the real property described is located in **WEBER COUNTY, UTAH** and 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):

I. Borrower agrees that certain amounts owed will not be capitalized, waived, or addressed as part of this

Agreement, and will remain owed until paid. These amounts owed are referenced in the Cover Letter to this Agreement, which is incorporated herein, and are to be paid with the return of this executed Agreement. If these amounts owed are not paid with the return of this executed Agreement, then Lender may deem this Agreement void.

2. As of **JUNE 1, 2014** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$154,512.43**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$0.00** 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. This **Unpaid Principal Balance has been reduced by the contemporaneous HUD Partial Claim amount of \$32,376.07. This agreement is conditioned on the proper execution and recording of this HUD Partial Claim.**
3. 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 **4.7500%**, from **JUNE 1, 2014**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$806.01**, beginning on the **1ST** day of **JULY, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JUNE 1, 2044** (the "Maturity Date"), the 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.
4. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.  
  
If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
5. The 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.
6. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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.
7. 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.

8. 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.
9. If included, the undersigned Borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure

In Witness Whereof, the Lender have executed this Agreement.

WELLS FARGO BANK, N.A.

By Alethea Gail Ladd (print name)  
Alethea Gail Ladd (title)  
Vice President Loan Documentation  
[Space Below This Line for Acknowledgments]

6/6/14  
Date

LENDER ACKNOWLEDGMENT

STATE OF Minnesota

COUNTY OF Dakota

The instrument was acknowledged before me this 6/6/2014 by  
Alethea Gail Ladd the  
Vice President Loan Documentation of WELLS FARGO BANK, N.A.,  
Vice President Loan Documentation a  
on behalf of said company.

[Signature]  
Notary Public



Printed Name: Jamie L Pike  
My commission expires: 01/31/2016

THIS DOCUMENT WAS PREPARED BY:  
CHARLOTTE BOWIE  
WELLS FARGO BANK, N.A.  
3476 STATEVIEW BLVD, MAC# X7801-03K  
FORT MILL, SC 29715

In Witness Whereof, I have executed this Agreement.

Debra K Wilde  
Borrower: **DEBRA K WILDE**

4/29/14  
Date

Borrower: \_\_\_\_\_

\_\_\_\_\_ Date

Borrower: \_\_\_\_\_

\_\_\_\_\_ Date

Borrower: \_\_\_\_\_

\_\_\_\_\_ Date

[Space Below This Line for Acknowledgments]

**BORROWER ACKNOWLEDGMENT**

STATE OF Utah  
COUNTY OF Weber

The foregoing instrument was acknowledged before me this 29<sup>th</sup>, April, 2014 by **DEBRA K WILDE** (person acknowledging, title or representative capacity, if any).

(Seal)

Ethan Ramirez  
Notary Public

Printed Name: Ethan Ramirez

My commission expires: August 2, 2016

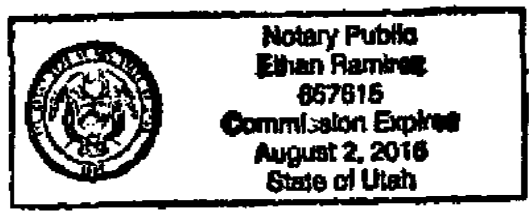


EXHIBIT A

**BORROWER(S): DEBRA K WILDE**

**LOAN NUMBER: (scan barcode)**

**LEGAL DESCRIPTION:**

A PARCEL OF LAND LOCATED IN THE SOUTHWEST QUARTER OF SECTION 2, TOWNSHIP 5 NORTH, RANGE 2 WEST, SALT LAKE BASE AND MERIDIAN, FURTHER DESCRIBED AS FOLLOWS: BEGINNING 510.4 FEET EAST AND 365.0 FEET SOUTH OF THE WEST QUARTER CORNER OF SAID SECTION 2; THENCE SOUTH 133.9 FEET; THENCE NORTH 89° 28' EAST 424.3 FEET TO AN EXISTING RIGHT OF WAY FENCE ALONG MIDLAND DRIVE; THENCE NORTH 43° 0' EAST 186 FEET ALONG SAID FENCE LINE; THENCE SOUTH 89° 28' WEST 552.3 FEET TO THE POINT OF BEGINNING. LESS AND EXCEPT A PARCEL OF LAND IN FEE FOR THE EXTENSION AND WIDENING OF THE EXISTING HIGHWAY STATE ROUTE 79 KNOWN AS PROJECT NO. STP-0079(2)0, BEING PART OF AN ENTIRE TRACT OF PROPERTY, SITUATE IN THE NW1/4SW1/4 OF SECTION 2, IN T. 5 N., R. 2 W., S. L. B. & M. THE BOUNDARIES OF SAID PARCEL OF LAND ARE DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE NORTHWESTERLY RIGHT OF WAY LINE OF THE EXISTING STATE ROUTE 108 AND THE NORTHERLY BOUNDARY LINE OF SAID ENTIRE TRACT, SAID POINT BEING APPROXIMATELY 29.30 FEET PERPENDICULARLY DISTANT NORTHWESTERLY FROM THE SR-108 CENTERLINE OF SAID PROJECT AT ENGINEER STATION 225+52.83. SAID POINT OF BEGINNING IS 1,058.43 FEET S.89°14'41"E. (EAST BY RECORD) ALONG THE EAST-WEST QUARTER SECTION LINE OF SAID SECTION 2 AND 365.44 FEET S.0°45'19"W. FROM THE WEST QUARTER CORNER OF SAID SECTION 2; AND RUNNING THENCE S.44°23'56"W. 185.60 FEET (S.43°40'W. 186 FEET BY RECORD) ALONG SAID NORTHWESTERLY RIGHT OF WAY LINE TO THE SOUTHERLY BOUNDARY LINE OF SAID ENTIRE TRACT; THENCE N.89°40'22"W. (S.89°28'W. BY RECORD) 38.01 FEET, MORE OR LESS, ALONG SAID SOUTHERLY BOUNDARY LINE TO A POINT 55.00 FEET PERPENDICULARLY DISTANT NORTHWESTERLY FROM SAID PROJECT CENTERLINE AT APPROXIMATE ENGINEER STATION 223+40.59; THENCE N.44°50'00"E. 186.97 FEET ALONG A LINE PARALLEL TO SAID PROJECT CENTERLINE, TO SAID NORTHERLY BOUNDARY LINE; THENCE S.89°40'22"E. (N.89°28'E. BY RECORD) 36.04 FEET, MORE OR LESS, ALONG SAID NORTHERLY BOUNDARY LINE TO THE POINT OF BEGINNING AS SHOWN ON THE OFFICIAL MAP OF SAID PROJECT ON FILE IN THE OFFICE OF THE UTAH DEPARTMENT OF TRANSPORTATION. THE ABOVE DESCRIBED PARCEL OF LAND CONTAINS 4,937 SQUARE FEET IN AREA OR 0.11 ACRE.

*08-022-0001 RB -*

ALSO KNOWN AS: 3675 MIDLAND DRIVE, WEST HAVEN, UTAH 84401

Date: APRIL 17, 2014  
Loan Number: (scan barcode)  
Lender: WELLS FARGO BANK, N.A.  
Borrower: DEBRA K WILDE  
Property Address: 3675 MIDLAND DRIVE, WEST HAVEN, UTAH 84401

**NOTICE OF NO ORAL AGREEMENTS**

**THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES.**

**THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.**

**Receipt of Notice.** The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Debra K. Wilde 4/29/14  
Borrower Date  
**DEBRA K WILDE**

\_\_\_\_\_  
Borrower Date

\_\_\_\_\_  
Borrower Date

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Borrower Date

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Borrower Date

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