

UPON RECORDING MAIL TO:
Utah Housing Corp.
2479 South Lake Park Blvd.
West Valley, UT 84120
Attn. Josh Arnold
FHA Case No. 521-8082014
MIN: 1005492 0000088205 2

3021480
BK 6770 PG 1104

E 3021480 B 6770 P 1104-1105
RICHARD T. MAUGHAN
DAVIS COUNTY, UTAH RECORDER
5/22/2017 2:53:00 PM
FEE \$12.00 Pgs: 2
DEP eCASH REC'D FOR UTAH HOUSING CORPO

UTAH HOUSING CORPORATION
LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), is made and entered into this 15th day of May, 2017 by and between **Brandy Fisher**, ("Borrower"), hereinafter referred to as "Borrower(s)", whose address is **1705 E 2800 N Layton, Utah 84041** and **Utah Housing Corporation**, hereinafter referred to as "Lender".

WITNESSETH:

On or about **June 29, 2011** the Borrower(s) did make, execute and deliver to **America First Federal Credit Union**, who did assign its interest therein to the Lender, a certain promissory note, ("Note"), (or, in the case of assumptions, an assumption agreement) in the amount of **\$154,400.00** with interest thereon at the rate of **4.620%** per annum, payable in consecutive monthly installments beginning with the first installment due **40756**, of **\$ 793.83** principal and interest with the final installment of the indebtedness, if not sooner paid, due and payable on **July 1, 2041**.

For the purpose of securing the payment of said Note, the Borrower(s) did make, execute and deliver to Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for **America First Federal Credit Union** as Beneficiary, that certain Deed of Trust bearing the date of **40723**, conveying to the Trustee therein named the following described real property, situated in the County of **Davis**, State of Utah, to-wit:

Lot 66, Indian Hills Subdivision No. 2, according to the official plat thereof on file and of record in the Davis County Recorder's Office.

TAX ID# 09-151-0066

Which Deed of Trust was duly recorded in the office of the recorder of said County and State, on **40729** as Entry No:**2605977** hereinafter referred to as "Trust Deed".

There is now due and owing upon the aforesaid Note the principal sum of **\$141,757.70** and the Borrower(s) desires a modification of the terms of payment thereof, to which the Lender is agreeable to the terms and conditions hereinafter stated.

NOW, THEREFORE, it is mutually agreed by and between the parties hereto that the indebtedness remaining unpaid on said Note, as secured by the Trust Deed, including principal, interest and any accrued fees, in the amount of **\$110,811.89** with interest at the rate of **4.375%** per annum continuing to accrue hereon shall be payable in monthly installments of **\$ 553.26** (plus such amounts as may be necessary for escrows for insurance and taxes) commencing on **July 1, 2017**, and continuing on the first day of each month thereafter until paid, except that, if not sooner paid, the final payment of principal and interest shall be due and payable **June 1, 2047**, hereinafter referred to as "Maturity Date". If any monthly installment is not paid when due and remains unpaid after a date specified by a notice to the Borrower(s), the entire principal amount outstanding and accrued interest thereon and fees shall at once become due and payable at the option of the Lender. The date specified by a notice to the Borrower(s), shall not be less than 30 days from the date such notice is mailed.

Except as herein modified in the manner and on the terms and conditions hereinabove stated, said Note and Trust Deed shall be and remain in full force and effect, with all the terms and conditions of which the Lender does agree to comply in the same manner and to the same extent as though the provisions thereof were in all respects incorporated herein and made a part of this agreement. The Trust Deed is unmodified by this Agreement, shall continue to secure the amounts owed under the Note and this Agreement and shall retain its original priority.

IN WITNESS WHEREOF, the Lender has hereunto set their hand and seals and the Lender has caused these presents to be executed on its behalf by its duly authorized representative this day and year first hereinabove written.

“BORROWER(S)”

Brandy Fisher
Brandy Fisher

“BORROWER(S)”

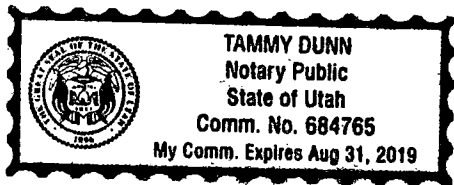
STATE OF UTAH)
County of Davis) ss.

On this 15th day of May, 2017 before me, the undersigned Notary Public in and for said State, personally appeared **Brandy Fisher**, proven to me to be the person(s) whose name(s) are subscribed to the within and foregoing instrument, and acknowledged to me that they executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in the certificate first above written.

(SEAL)

[Signature]
NOTARY PUBLIC



“LENDER”
Utah Housing Corporation

By: [Signature]
Jonathan Hanks, Sr. VP & COO

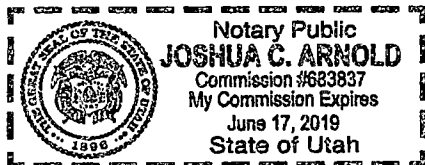
“LENDER”

STATE OF UTAH)
County of SALT LAKE) ss.

On this 22nd day of May, 2017 before me, the undersigned Notary Public in and for said State, personally appeared **Jonathan Hanks**, known to me to be the Authorized Agent for Utah Housing Corporation that executed this instrument, and acknowledged to me that such agent executed the same.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year in the certificate first above written.

(SEAL)



[Signature]
NOTARY PUBLIC