

MAIL

APR 22 2021



W3325917

E# 3325917 PG 1 OF 6
Leann H. Kilts, WEBER COUNTY RECORDER
16-May-24 0205 PM FEE \$40.00 DEP TT
REC FOR: RICHMOND MONROE
ELECTRONICALLY RECORDED

When Recorded Return To:

Richmond Monroe Group, Inc.
82 Jim Linegar Lane
Reeds Spring, MO 65737

Ref#: 0004190000186533

SPS BBLM

This document prepared by:

Select Portfolio Servicing, Inc.
Angeleque Gallegos
3217 S Decker Lake Dr
Salt Lake City, UT 84119
888-818-6032

Tax Serial Number of Parcel **15-404-0006**

{Space Above This Line For Recording Data}

15901716

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this **4th** day of **April, 2024**, between **TRAVIS BURT AND WENDY BURT** ("Borrower") and **Select Portfolio Servicing, Inc** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **July 9, 2010**, in the amount of **\$279,050.00** and recorded on **July 16, 2010** in Book, Volume, or Liber No. **N/A**, at Page **N/A** (or as Instrument No. 2482134), of the **Official** (Name of Records) Records of **WEBER, UTAH** (County and State, or other jurisdiction) 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

119 NORTH 2020 WEST, MARRIOTT SLATERVILLE, UT 84404
(Property Address)

the real property described 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):

1. As of **May 1, 2024**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$315,936.19**, 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 **4.875%**, from **April 1, 2024**. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,497.37**, beginning on the **1st** day of **May, 2024**, and continuing thereafter on the same day of



each succeeding month until principal and interest are paid in full. The yearly rate of **4.875%** will remain in effect until principal and interest are paid in full. If on **April 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. 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.

4. 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; 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.
5. 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.

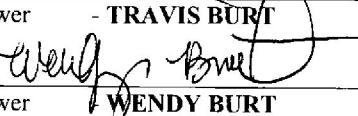


- c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
- d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, 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.

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

TAX CONSEQUENCES OF LOAN MODIFICATIONS. There may be income tax consequences related to this loan modification. Because you will be responsible for paying any income tax due as a result of this loan modification, you may wish to consult a tax advisor before accepting this loan modification.

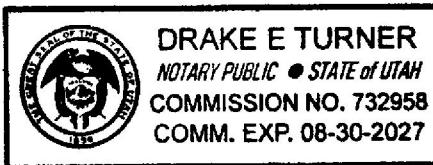

 Borrower - **TRAVIS BURT**

 Borrower - **WENDY BURT**

Date: 4/17/24Date: 4/17/24

ACKNOWLEDGMENT

State of UTAH§
§
§County of WEVER

The foregoing instrument was acknowledged before me this 17th April 2024 by
TRAVIS BURT AND WENDY BURT.



Signature of Person Taking Acknowledgment

Printed Name

Title

Residing at: 360 N 1900 W Marriott Slaterville UT 84404My Commission Expires: 8/30/27

(Seal)



ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE

Select Portfolio Servicing, Inc

Document Control Officer

APR 30 2024

By:

Adilene Delgado

-Lender

Adilene Delgado

Date of Lender's Signature

ACKNOWLEDGMENT

State of Utah

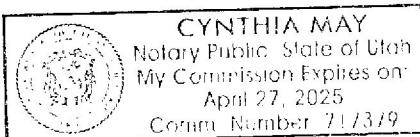
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County of Salt Lake

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On this 30 day of April, 2024, personally appeared before me Adilene Delgado, whose identity is personally known to me (or proven on the basis of satisfactory evidence) and who by me duly sworn/affirmed, did say that he/she is a Document Control Officer of Select Portfolio Servicing, Inc and that said document was signed by him/her on behalf of said Corporation by Authority of its Bylaws, or (Resolution of its Board of Directors,) and said Document Control Officer acknowledged to me that said Corporation executed the same.



Signature of Notary Public

Cynthia May

Printed Name

State of Utah

Residing at: County of Salt Lake

My Commission Expires: APR 27 2025

(Seal)



EXHIBIT A

BORROWER(S): TRAVIS BURT AND WENDY BURT

LOAN NUMBER: 0032579245

LEGAL DESCRIPTION:

STATE OF UTAH, COUNTY OF WEBER, AND DESCRIBED AS FOLLOWS:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF WEBER

ALL OF LOT 6R SPENCER FARMS SUBDIVISION, MARRIOTT-SLATERVILLE CITY, WEBER COUNTY, UTAH, ACCORDING TO THE OFFICIAL PLAT THEREOF.

PARCEL ID: 15-404-0006 BT ds
SW

Tax Serial Number of Parcel: 15-404-0006

ALSO KNOWN AS: 119 NORTH 2020 WEST, MARRIOTT SLATERVILLE, UT 84404

