

This Document Prepared By:
**BRANDY MANGALINDAN
CARRINGTON MORTGAGE
SERVICES, LLC
CARRINGTON DOCUMENT
SERVICES
1600 SOUTH DOUGLASS ROAD,
SUITE 200A
ANAHEIM, CA 92806
1-866-874-5860**

When Recorded Mail To:
**CARRINGTON MORTGAGE
SERVICES, LLC
C/O LOSS MITIGATION POST
CLOSING DEPARTMENT
1600 SOUTH DOUGLASS ROAD,
SUITE 200A
ANAHEIM, CA 92806**

Tax/Parcel #: 45-305-0008

_____ [Space Above This Line for Recording Data] _____

Original Principal Amount: \$246,000.00

Investor Loan

Unpaid Principal Amount: \$207,373.57

No.:045049519110351

New Principal Amount: \$207,373.57

Loan No: 7000272597

Capitalization Amount: \$0.00



**EXTENSION MODIFICATION AGREEMENT
(DEED OF TRUST)**

This modification adds the amount of \$0.00 to the current principal balance of \$207,373.57 , and represents capitalized interest, fees, expenses, and other amounts due under the terms of the original Mortgage/Deed of Trust/Trust Deed. The new unpaid principal balance of the loan, as modified, is \$207,373.57. The original principal balance of the loan on which mortgage/recording taxes were previously paid was \$246,000.00.

Borrower ("I")¹: CASEY HERMANSEN AND TANYA HERMANSEN, HUSBAND AND WIFE, AS JOINT TENANTS

Borrower Mailing Address: 7687 N RANCHES PKWY, EAGLE MOUNTAIN, UTAH 84005

Lender: CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER AND AUTHORIZED AGENT OF JP MORGAN CHASE BANK, NATIONAL ASSOCIATION

Lender or Servicer Address: 1600 SOUTH DOUGLASS ROAD, SUITE 200A, ANAHEIM, CA 92806

Date of First Lien Security Instrument ("Mortgage") and Note ("Note"): APRIL 3, 2013

Loan Number: 7000272597

Property Address: 7687 N RANCHES PKWY, EAGLE MOUNTAIN, UTAH 84005

Legal Description:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

REFERENCE NUMBERS OF DOCUMENTS MODIFIED:

Recorded on APRIL 4, 2013 in INSTRUMENT NO. 2013-33065, of the Official Records of UTAH COUNTY, UTAH

Tax Parcel No: 45-305-0008

This Extension Agreement ("Agreement") will, as set forth below, amend and supplement (i) the Mortgage on the Property, and (ii) the Note secured by the Mortgage. The Mortgage and Note together, as may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement have the meaning given to them in the Loan Documents.

¹ If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.



This Agreement will not take effect until the Lender signs it.

1. The new maturity date will be (“Maturity Date”). Except as otherwise provided in paragraph 3C below, if on the Maturity Date I still owe amounts under the Loan Documents as amended by this Agreement, I will pay these amounts in full on the Maturity Date.
2. The current principal balance is \$207,373.57. No adjustments were made to the balance under the terms of this Agreement.
3. Additional Agreements, I agree to the following:

- A. That this Agreement shall supersede the terms of any modification, forbearance, or workout plan, if any, that I previously entered into with Lender.

To comply, except to the extent that they are modified by this Agreement, or by the U.S. Bankruptcy Code, with all covenants, agreements, and requirements of the Loan Documents, including any agreement to make payments of taxes, insurance premiums, assessments, impounds, and all other payments, the amount of which may change periodically over the term of my Loan. This Agreement does not waive future escrow requirements. If the Loan includes collection of tax and insurance premiums, this collection will continue for the life of the loan.

That the Loan Documents are composed of valid, binding agreements, enforceable in accordance with their terms.

That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, or by the U.S. Bankruptcy Code, remain in full force and effect; nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, or by the U.S. Bankruptcy Code, the Lender and I will be bound by, and will comply with, all of the terms and provisions of the Loan Documents.

If any document is lost, misplaced, misstated or inaccurately reflects the true and correct terms and conditions of the Loan Documents as amended by this Agreement, within ten (10) days after my receipt of the Lender’s request, I will execute, acknowledge, initial and deliver to the Lender any documentation the Lender deems necessary to replace or correct the lost, misplaced, misstated or inaccurate document(s). If I fail to do so, I will be liable for any and all loss or damage which the Lender reasonably sustains as a result of my failure.

- B. That, if the Borrower is in an active bankruptcy case upon execution of this

document, the Borrower will obtain any required bankruptcy court and trustee approvals in accordance with applicable local court rules and procedures. The Borrower understands that if such approvals are not received, then the terms of this Agreement will be null and void. If this Agreement becomes null and void, the terms of the original Loan Documents shall continue in full force and effect, and such terms shall not be modified by this Agreement.

- C. If the Borrower(s) received a discharge in a Chapter 7 bankruptcy subsequent to the execution of the Loan Documents, then Lender agrees that such Borrower(s) will not have personal liability on the debt pursuant to this Agreement. If Borrower(s) is in an open bankruptcy case but has not yet received a discharge, then this Agreement is not intended as an attempt to collect a debt. Rather the agreement is intended to modify the Loan Documents to enable the Borrower(s) to continue making voluntary payments and retain the Property.
- D. I acknowledge and agree that if the Lender executing this Agreement is not the current holder or owner of the Note and Mortgage, that such party is the authorized servicing agent for such holder or owner, or its successor in interest, and has full power and authority to bind itself and such holder and owner to the terms of this modification.
- E. That the mortgage insurance premiums on my Loan, if applicable, may increase as a result of the capitalization which will result in a higher total monthly payment. Furthermore, the date on which I may request cancellation of mortgage insurance may change as a result of the New Principal Balance.

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 UNWRITTEN ORAL AGREEMENTS BETWEEN THE PARTIES.

Sign and return the Extension Modification Agreement by FEBRUARY 27, 2022.

In Witness Whereof, I have executed this Agreement

Borrower: CASEY HERMANSEN

25 FEB 2022 2022

Date

Borrower: TANYA HERMANSEN *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

2/25/2022 2022

Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of Utah)

County of Utah^s)

On this 25 day of February in the year 20 22, before me, Lianne Pengra a notary public, personally appeared CASEY HERMANSEN, TANYA HERMANSEN, proved on the basis of satisfactory evidence to be the person(s) whose name(s) (is/are) subscribed to this instrument, and acknowledged (he/she/they) executed the same.

Witness my hand and official seal.

[Signature]
(notary signature)



(seal)

In Witness Whereof, the Lender has executed this Agreement.

**CARRINGTON MORTGAGE SERVICES, LLC AS SERVICER AND
AUTHORIZED AGENT OF JP MORGAN CHASE BANK, NATIONAL
ASSOCIATION**

MAR 11 2022

By _____ (print name)
Osbaldo Sanchez, Director, Loss Mitigation (title)
Carrington Mortgage Services, LLC, Attorney in Fact
[Space Below This Line for Acknowledgments] _____ Date

LENDER ACKNOWLEDGMENT

A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of _____)
County of _____) SEE ATTACHED

On _____ before me _____ Notary Public, personally appeared _____, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal. SEE ATTACHED

Signature _____ (Seal)
Signature of Notary Public



CALIFORNIA ALL-PURPOSE CERTIFICATE OF ACKNOWLEDGMENT

A notary public or other office completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California }

ENT 34655 : 2022 PG 7 of 8

County of Orange }

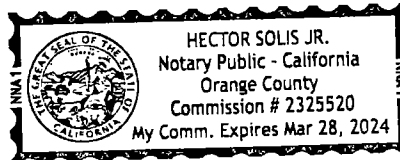
On 03/11/2022 before me, Hector Solis JR. NOTARY PUBLIC,
(Here insert name and title of the officer)

personally appeared Osbaldo Sanchez,
 who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Notary Public Signature Hector Solis JR.



(Notary Public Seal)

ADDITIONAL OPTIONAL INFORMATION

DESCRIPTION OF THE ATTACHED DOCUMENT

(Title or description of attached document)

(Title or description of attached document continued)

Number of Pages _____ Document Date _____

CAPACITY CLAIMED BY THE SIGNER

- Individual(s)
- Corporate Officer

 (Title)

- Partner(s)
- Attorney-in-Fact
- Trustee(s)
- Other _____

INSTRUCTIONS FOR COMPLETING THIS FORM

This form complies with current California statutes regarding notary wording and, if needed, should be completed and attached to the document. Acknowledgments from other states may be completed for documents being sent to that state so long as the wording does not require the California notary to violate California notary law.

- State and County information must be the State and County where the document signer(s) personally appeared before the notary public for acknowledgment.
- Date of notarization must be the date that the signer(s) personally appeared which must also be the same date the acknowledgment is completed.
- The notary public must print his or her name as it appears within his or her commission followed by a comma and then your title (notary public).
- Print the name(s) of document signer(s) who personally appear at the time of notarization.
- Indicate the correct singular or plural forms by crossing off incorrect forms (i.e. ~~he/she/they~~, ~~is/are~~) or circling the correct forms. Failure to correctly indicate this information may lead to rejection of document recording.
- The notary seal impression must be clear and photographically reproducible. Impression must not cover text or lines. If seal impression smudges, re-seal if a sufficient area permits, otherwise complete a different acknowledgment form.
- Signature of the notary public must match the signature on file with the office of the county clerk.
 - ❖ Additional information is not required but could help to ensure this acknowledgment is not misused or attached to a different document.
 - ❖ Indicate title or type of attached document, number of pages and date.
 - ❖ Indicate the capacity claimed by the signer. If the claimed capacity is a corporate officer, indicate the title (i.e. CEO, CFO, Secretary)
- Securely attach this document to the signed document with a staple.



OrderID-454175

EXHIBIT A

BORROWER(S): CASEY HERMANSEN AND TANYA HERMANSEN, HUSBAND AND WIFE, AS JOINT TENANTS

LOAN NUMBER: 7000272597

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF EAGLE MOUNTAIN, COUNTY OF UTAH, STATE OF UTAH, and described as follows:

LOT 8, PLAT "A", LIBERTY FARM AT SMITH RANCH SUBDIVISION, ACCORDING TO THE OFFICIAL PLAT THEREOF ON FILE AND OF RECORD IN THE UTAH COUNTY RECORDER'S OFFICE.

ALSO KNOWN AS: 7687 N RANCHES PKWY, EAGLE MOUNTAIN, UTAH 84005