

DOC # 830760
09/17/2013 02:55PM Deputy: AR

OFFICIAL RECORD

Requested By:
First American Title Insurance
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 7 Fee: \$45.00
BK-913 PG-3666 RPTT: 0.00

APN: 142007811001



I hereby affirm that this document does not contain the Social Security Number of person(s).
As required by law: NRS 239B.030
(Source of law or rule)

Signed Kenneth Jordan
Print Name: KENNETH JORDAN

RECORDING REQUESTED BY and RETURN TO:

NAME: FIRST AMERICAN MORTGAGE SERVICES
ADDRESS: 1100 Superior Ave Suite # 200
CITY/STATE/ZIP: Cleveland OH 44114
ATTENTION: NATIONAL RECORDING

TITLE OF DOCUMENT:

Modification of Deed of Trust



APN #: 142007811001

This Document Prepared By:
MELISSA LUMPKIN
PNC MORTGAGE, A DIVISION OF
PNC BANK, NATIONAL
ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342
(888) 224-4702

~~When recorded mail to: #8093939~~
First American Title 
Loss Mitigation Title Services 11759.1
P.O. Box 27670
Santa Ana, CA 92799
RE: LOPEZ - PROPERTY REPORT

tax/parcel No. 142007811001

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Original Principal Amount: \$205,200.00
Unpaid Principal Amount: \$193,836.54
New Principal Amount \$215,258.42
New Money (Cap): \$21,421.88

Freddie Mac Loan No.:500775923
Loan No: 0005955213

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)
(To a Fixed Interest Rate)

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement (the "Agreement"), made and effective this **1ST** day of **JULY, 2013**, between **PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION** ("Lender"), whose address is **3232 NEWMARK DR, MIAMISBURG, OH 45342**, and **JESUS LOPEZ A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY** ("Borrower"), whose address is **5212 S EDMONDS DR , CARSON CITY, NV 89705**, modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated **FEBRUARY 20, 2008**, in the original principal sum of U.S. **\$205,200.00** and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the



“Security Instrument”) and Rider(s), if any, dated the same date as the Note and recorded on **FEBRUARY 21, 2008** in **INSTRUMENT NO. 718336 BOOK 208 PAGE 4683**, of the **OFFICIAL** Records of **DOUGLAS COUNTY, NEVADA**. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the “Property”, located at:

983 SUNVIEW DR , CARSON CITY, NEVADA 89705
[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, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. Current Balance. As of **JULY 1, 2013**, the amount payable under the Note and Security Instrument (the “New Principal Balance”) is U.S. **\$215,258.42. \$33,730.92** of the New Principal Balance shall be deferred (the “Deferred Principal Balance”) and I will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal balance shall be referred to as the “Interest Bearing Principal Balance” and this amount is **\$181,527.50**.
2. Interest Rate. Borrower promises to pay the Interest Bearing Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of **4.0000%**, beginning **JULY 1, 2013**, both before and after any default described in the Note. The yearly rate of **4.0000%** will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. **\$758.67**, beginning on the **1ST** day of **AUGUST, 2013**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JULY 1, 2053**, (the “Maturity Date”), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at **3232 NEWMARK DR, MIAMISBURG, OH 45342** or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. 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 given in accordance with Section

*I Jesus Lopez
occupy property
referenced
above.
Jesus Lopez
7/26/13*



15 of the Security Instrument, 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 this Security Instrument without further notice or demand on Borrower.

7. Compliance with Covenants. 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.
8. 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 where 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.





In Witness Whereof, the Lender have executed this Agreement.

PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION

By AMBER JOHNSTON (print name)
Mortgage Officer (title)

8-5-13
Date

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

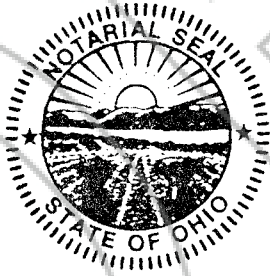
State of Ohio

County of Montgomery

The foregoing instrument was acknowledged before me this 8-5-13

(date) by **AMBER JOHNSTON**, the **MORTGAGE OFFICER** of **PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION**, a national association, on behalf of the national association

Elaine M Ruble
Notary Public



ELAINE M RUBLE
NOTARY PUBLIC - OHIO
MY COMMISSION EXPIRES 01-02-18

Printed Name: Elaine M Ruble

My commission expires: 1-2-18

PNC MORTGAGE, A DIVISION OF PNC BANK, NATIONAL ASSOCIATION
3232 NEWMARK DR
MIAMISBURG, OH 45342



In Witness Whereof, I have executed this Agreement.

JESUS LOPEZ (Seal)
Borrower
JESUS LOPEZ
Date 7/26/13

Borrower (Seal)

Date

Borrower (Seal)

Borrower (Seal)

Date

Date

Borrower (Seal)

Borrower (Seal)

Date

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

STATE OF NEVADA
COUNTY OF CARRISBORO

The foregoing instrument was acknowledged before me this July 26 2013 by JESUS LOPEZ

Signature of Person Taking Acknowledgment [Signature]

Printed Name Deborah Gehr

Title or Rank Notary Public

Commission expires 4-2-2015

Serial Number, if any 99-55313-3

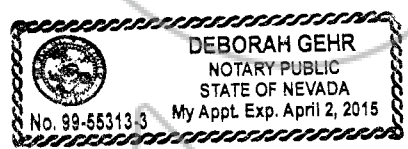




EXHIBIT A

BORROWER(S): JESUS LOPEZ A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY

LOAN NUMBER: 0005955213

LEGAL DESCRIPTION:

PROPERTY DESCRIBED IS IN DOUGLAS COUNTY, CITY OF CARSON CITY, OHIO: LOT 25, IN BLOCK R, AS SET FORTH ON THE FINAL MAP OF SUNRIDGE HEIGHTS 6A & 8A, A PLANNED UNIT DEVELOPMENT, FILED FOR RECORD IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON MAY 1, 1995, BOOK 595, PAGE 1, AS DOCUMENT NO. 361213 AND BY CERTIFICATE OF AMENDMENT RECORDED MAY 17, 1995, BOOK 595, PAGE 2588, AS DOCUMENT NO 362268, AND ALSO BY CERTIFICATE OF AMENDMENT RECORDED AUGUST 7, 1995, IN BOOK 895, AT PAGE 816, AS DOCUMENT NO. 367680.

ALSO KNOWN AS: 983 SUNVIEW DR , CARSON CITY, NEVADA 89705


47513464

LOPEZ

NV

FIRST AMERICAN ELS
MODIFICATION AGREEMENT

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