

After Recording Return To:
 Vanderbilt Mortgage and Finance, Inc.
 500 Alcoa Trail
 Maryville, TN 37804

12142-2502709

**LOAN MODIFICATION AGREEMENT (FHA TITLE II)—CONFIRMATION OF
 CHANGES TO PERMANENT LOAN PROVISIONS SET FORTH IN NOTE AND
 CONSTRUCTION LOAN ADDENDUM TO NOTE, AND OTHER DOCUMENTS
 ASSOCIATED WITH THE LOAN, DUE TO DIFFERENCE COMPLETION DATE**

Lender's Loan Number: 1179632

FHA CASE Number: 331-1748981-703

THIS LOAN MODIFICATION AGREEMENT (the "Loan Modification") is made this 31st day of October, 2016, and relates to (1) the note made by Marc Allen McCammon ("I," "me", "my"), as amended and supplemented by construction loan addendum to note (the "Construction Loan Addendum To Note"), each dated July 8, 2016, evidencing my indebtedness (the "Loan") to VANDERBILT MORTGAGE AND FINANCE, INC. (the "Lender") and its successors and assigns (the "Note Holder" and "Note", respectively), (2) that certain mortgage, deed of trust or security deed dated July 8, 2016, and granted to Lender, as mortgagee or beneficiary of record, and recorded in Book or Liber _____, at Page(s) _____, or identified as Document No. 2016-884629, of the Records of Douglas County, State of Nevada, and which covers the real and personal property described therein, the description of which is incorporated by reference, located at 3825 Slate Court, Wellington, NV 89444 (the "Security Instrument"), and, (3), as may be applicable, Affixation Affidavit Regarding Manufactured (And Factory Built) Home and Manufactured Home Rider to Mortgage, Deed of Trust or Other Security Instrument ("Other Documents"). All terms defined in the Note and Construction Loan Addendum to Note and the Security Agreement shall have the same meaning in this Loan Modification.

The Note, as amended and supplemented by the Construction Loan Addendum to Note, provides for:

Initial Terms of Permanent Mortgage Loan

- A Completion Date of August 31, 2016 and
- A Note with a Permanent Mortgage Date of September 1, 2016 in the principal amount of \$122,567.00, with principal and interest thereunder being payable monthly beginning October 1, 2016 and ending with a final payment due date of September 1, 2046, with interest accruing at 4.45% per annum, in the amount of \$617.39 each month (the "Permanent Mortgage Loan") due to the intended improvements not having been fully completed by the Completion Date set forth

immediately above, the Lender and I have agreed that the terms and provisions of my Permanent Mortgage Loan are as follows:

Changed Terms of Permanent Mortgage Loan

- A Completion Date of October 31, 2016, and
- A Note with a Permanent Mortgage Date of November 1, 2016, in the principal amount of \$122,567.00, with principal and interest thereunder being payable monthly beginning December 1, 2016 and ending with a final payment due date of November 1, 2046, with interest accruing at 4.45% per annum, in the amount of \$617.39 each month (the "Permanent Mortgage Loan").

Additionally, to the extent further information as to the description of the manufacture home is set forth below, such information supplements and/or amends the description of the manufactured home located or to be located on the Property as set forth in the Other Documents:

Description of Manufactured Home:

- Year Built: 2016 / Model Year: 2016
- Manufacturer's Name: CMH Manufacturing West, Inc.
- Model Name or Number: 51BKY14482BH16
- Manufacturer's Serial No.: BUC007221AZ
- Length and Width: 48 x 14
- HUD Label's : ARZ357997 & N/A

I hereby state, confirm and agree that (i) the terms and provisions set forth immediately above have not changed since the date of my execution of the Note and Construction Loan Addendum To Note; (ii) such terms and provisions remain true and correct as of the date hereof; (iii) the interest rate under the Permanent Mortgage Loan shall commence or has commenced within sixty (60) days of the construction of the intended improvements to the property having been fully completed; and (iv) that I have entered into, and am legally obligated under, a Permanent Mortgage Loan under the above terms and provisions.

The Lender has executed this Loan Modification Agreement to evidence its consent and agreement hereto.

Executed the dates of notarization set forth below.

Marc Allen McCammon

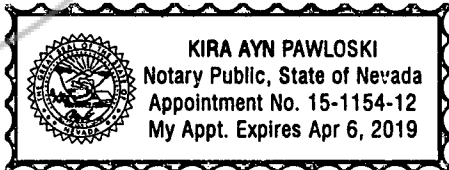
Marc Allen McCammon

STATE OF Nevada COUNTY OF Carson City

Personally appeared before me, the undersigned authority in and for the said county and state, on this 31st day of October, 2016, within my jurisdiction, the within named Marc Allen McCammon, who acknowledged that they executed the above and foregoing instrument.

Kira Ayn Pawloski 4/6/19

Notary Public My Commission Expires



Vanderbilt Mortgage and Finance, Inc. (Seal)
(Lender)

By: _____
(Signature)

Simon Hughes, VP of Operations
Printed Name and Title

STATE OF TENNESSEE
COUNTY OF BLOUNT

Before me, Cassy Sutton-Lester, of the state and county mentioned, personally appeared Simon Hughes, VP of Operations (attesting witness), with whom I am personally acquainted (or proved to me on the basis of satisfactory evidence), and who, upon oath, acknowledged such person to be the VP of Operations (title of office) of Vanderbilt Mortgage and Finance, Inc., the within named bargainor, a corporation, and that such president or officer as such VP of Operations (title of office) executed the foregoing instrument for the purpose therein contained, by personally signing the name of the corporation as Vanderbilt Mortgage and Finance, Inc.

Witness my hand and seal, at office in Maryville, Blount County, Tennessee, this 21st day of Oct. 2016

Cassy Sutton-Lester
Notary Public

Printed Name: Cassy Sutton-Lester

My Commission Expires: 8/1/18

