

DOUGLAS COUNTY, NV

2017-899801

Rec:\$19.00

\$19.00

Pgs=6

06/12/2017 11:04 AM

NATIONSTAR MORTGAGE - POST MOD

KAREN ELLISON, RECORDER

Tax Parcel No. 1220-21-610-047

After Recording Return To:
CoreLogic SolEx
1637 NW 136th Avenue Suite G-100
Sunrise, FL 33323

[Space Above This Line For Recording Data]

Original Recording Date: November 20, 2015

Original Loan Amount: \$179,690.00

New Money: \$0.00

Loan No: 403128416

Investor Loan No: 216348880

FHA Case No.: 331-1709298-729

LOAN MODIFICATION AGREEMENT

It is hereby affirmed that this document submitted for recording does not contain any personal information, including but not limited to the social security number of any person or persons (Per NRS 239B.030)

This Loan Modification Agreement ("Agreement"), made this 30th day of January, 2017, between **HUBERT D. KEETON, TRUSTEE OF THE HUBERT D. KEETON TRUST, DATED 10/19/2005** whose address is **739 BLUEROCK ROAD, GARDNERVILLE, NV 89460** ("Borrower") and **Nationstar Mortgage LLC** which is organized and existing under the laws of The United States of America, and whose address is **8950 CYPRESS WATERS BLVD, COPPELL, TX 75019** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **October 06, 2015** and recorded in Book/Liber **N/A**, Page **N/A**, Instrument No: **2015-873053** and recorded on **November 20, 2015**, of the Official Records of **DOUGLAS County, NV** 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

739 BLUEROCK ROAD, GARDNERVILLE, NV 89460,

(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 **March 1, 2017**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$121,415.65**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized, which is limited to escrows and any legal fees and related foreclosure costs that may have been accrued for work completed.



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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 3.750%, from March 1, 2017. Borrower promises to make monthly payments of principal and interest of U.S. \$562.29, beginning on the 1st day of April, 2017, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on March 1, 2047 (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. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.
6. 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 as 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.
7. Borrower agrees to make and execute other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender,



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shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

- 8. In the event of any action(s) arising out of or relating to this Agreement or in connection with any foreclosure action(s) dismissed as a result of entering into this Agreement, if permitted by applicable law, I will remain liable for and bear my own attorney fees and costs incurred in connection with any such action(s).
- 9. Borrower understands that the mortgage insurance premiums on the 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 the borrower may request cancellation of mortgage insurance may change as a result of the New Principal Balance.

Hubert D Keeton, Trustee of THE HUBERT D Keeton TRUST DATED 10/19/2005
 Date: 3/15/2017
HUBERT D. KEETON, TRUSTEE OF THE HUBERT D. KEETON TRUST, DATED 10/19/2005
 -Borrower

_____ [Space Below This Line For Acknowledgments] _____

State of Nevada

County of DOUGLAS

This instrument was acknowledged before me, a Notary Public on

15th MARCH, 2017 (Date-Month, Day and Year) by

HUBERT D. KEETON, TRUSTEE OF THE HUBERT D. KEETON TRUST, DATED 10/19/2005.

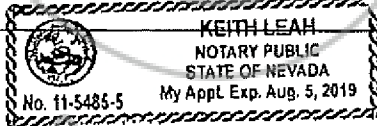
Keith Leah
(Signature of notarial officer)

KEITH LEAH
(Printed Name of notarial officer)

Notary
(Title or rank)

My commission expires :

(Seal)

5 Aug 2019




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Nationstar Mortgage LLC

By: Tiffani Agnew (Seal) - Lender
Name: Tiffani Agnew
Title: Assistant Secretary

5-5-17
Date of Lender's Signature

[Space Below This Line For Acknowledgments]
The State of TX
County of Dallas

Before me PATRICK ESHIDI ODIMULA Notary Public (name/title of officer) on this day
(Please Print Name)
personally appeared Tiffani Agnew, the Assistant Secretary of Nationstar
Mortgage LLC (known to me) (or proved to me on the oath of _____ or through
_____) (description of identity card or other document)) to be the person whose name
is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the
purposes and consideration therein expressed.

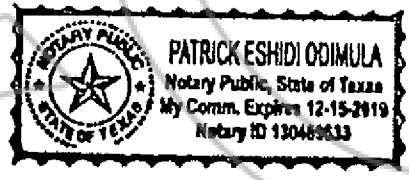
Given under my hand and seal of office this 5 day of May, A.D., 2017.

[Signature]
Signature of Officer

PATRICK ESHIDI ODIMULA
(Printed Name of Officer)

Notary Public
Title of Officer

My Commission expires: 12-15-2019



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Exhibit "A"

Loan Number: **403128416**

Property Address: **739 BLUEROCK ROAD, GARDNERVILLE, NV 89460**

Legal Description:

THE FOLLOWING DESCRIBED PARCEL OF LAND, AND IMPROVEMENTS AND APPURTENANCES
THERE TO IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, TO WIT: LOT 434, AS SHOWN
ON THE OFFICIAL MAP OF GARDNERVILLE RANGHOS UNIT NO. 6 FILED FOR RECORD ON MAY
29, 1973, IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, NEVADA, AS
DOCUMENT NO. 66512.



Exhibit A Legal Description Attachment 11/12



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**TRUTH-IN-LENDING DISCLOSURE
(REAL ESTATE)**

LENDER (Creditor)
NATIONSTAR MORTGAGE LLC
 8950 CYPRESS WATER BLVD
 COPPELL TX 75019

Words, numbers or phrases preceded by a are applicable only if the is marked.

Preliminary Final

Borrower(s) Name(s): **HUBERT D. KEETON, TRUSTEE OF THE HUBERT D. KEETON TRUST, DATED 10/19/2005** Date: **March 1st, 2017**
 Address: **739 BLUEROCK ROAD GARDNERVILLE, NV 89460** Loan No.: **403128416**
 Property Address: **739 BLUEROCK ROAD GARDNERVILLE, NV 89460** Loan Type: **Other Fixed**

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you on your behalf.	The amount you will have paid after you have made all payments as scheduled.
3.750 %	\$ 81,010.45	\$ 121,415.65	\$ 202,426.10

INTEREST RATE AND PAYMENT SUMMARY

	Rate & Monthly Payment
Interest Rate	3.7500%
Principal + Interest Payment	562.29
Est. Taxes + Insurance (Escrow)	258.56
Total Est. Monthly Payment	820.85

There is no guarantee that you will be able to refinance to lower your rate and payments.

VARIABLE RATE: This transaction is subject to a variable rate feature. Variable Rate disclosures have been provided at an earlier time.
PAYABLE ON DEMAND: This obligation is payable on demand. The disclosures are based on an assumed maturity for one year.
SECURITY: You are giving a security interest to the following items, which are checked below:
 The property located at: 739 BLUEROCK ROAD, GARDNERVILLE, NV 89460
 Other: _____
LATE CHARGE: If you are more than 16 days late in making any payment, you will pay a late charge of: 4.000 % of the overdue payment.
INSURANCE: The following insurance is required to obtain credit:
 Property Insurance Windstorm Insurance
 Flood Insurance Other _____ (Specify)
 You may obtain any required insurance from anyone who is acceptable to the Lender.
FILING/RECORDING FEE: \$ 0.00
PREPAYMENT: If you payoff early, you
 may will not have to pay a penalty.
 may will not be entitled to a refund of part of the finance charge.
ASSUMPTION: Someone buying your dwelling,
 cannot assume the remainder of the mortgage on the original terms.
 may, subject to conditions, be allowed to assume the remainder of the mortgage on the original terms.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, prepayment refunds and penalties and creditor's policy regarding assumption of the obligation.

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

Please refer to the "Good Faith Estimate" for an Itemization of Amount Financed. *e* means estimate.
 Please refer to the Itemization of Amount Financed Statement.

Hubert D Keeton, Trustee of Hubert D Keeton
 Borrower **HUBERT D. KEETON, TRUSTEE OF THE HUBERT D. KEETON TRUST, DATED 10/19/2005**
 Date 3/15/2017 TRUST, DATED 10/19/2005