

PARCEL NUMBER: 1220-16-116-004

DOUGLAS COUNTY, NV

2019-931291

Rec:\$35.00

\$35.00 Pgs=8

07/03/2019 08:14 AM

FATICO-DTO

KAREN ELLISON, RECORDER

I hereby affirm that this document which has been submitted for recording does not contain any personal information, as defined by Nevada Revised Statute 239B.030, about any person.

Signed

  
Print Name: JONATHAN RIMORIN

**RECORDING REQUESTED BY and RETURN TO:  
GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION  
5898 COPLEY DR  
SAN DIEGO, CA 92111**

LOAN MODIFICATION AGREEMENT  
Title of Document

\*Signed in Counter Part\*

This cover page must be typed or printed in black ink  
Additional \$1.00 charged for recording cover page

HAC010146F  1562010146

This Document Prepared By:  
**JONATHAN RIMORIN**  
**GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION**  
**P.O. BOX 85304**  
**SAN DIEGO, CA 92186**  
**(800) 365-4884**

When Recorded Mail To:  
**GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION**  
**5898 COPLEY DR**  
**SAN DIEGO, CA 92111**

**Tax/Parcel #: 1220-16-116-004**

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**Original Principal Amount: \$144,923.00**  
**Unpaid Principal Amount: \$142,315.01**  
**New Principal Amount: \$155,110.59**  
**New Money (Cap): \$12,795.58**

**FHA/VA/RHS Case No.:331-1783272-703**  
**MERS Min: 100019915620101465**  
**MERS Phone #: (888) 679-6377**

## **LOAN MODIFICATION AGREEMENT (DEED OF TRUST)**

This Loan Modification Agreement ("Agreement"), made this 11TH day of JUNE, 2019, between **LAWRENCE M. TANNER AND ALYCIA A. TANNER, HUSBAND AND WIFE AS JOINT TENANTS** ("Borrower"), whose address is **1241 SORENSEN LANE, GARDNERVILLE, NEVADA 89460** and **GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION** ("Lender"), whose address is **P.O. BOX 85304, SAN DIEGO, CA 92186** and Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as a nominee for lender and lender's successors and assigns, MERS is organized and existing under the laws of Delaware, and whose address is P.O. Box 2026, Flint, MI 48501-2026, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **NOVEMBER 9, 2016** and recorded on **NOVEMBER 14, 2016** in **INSTRUMENT NO. 2016-890513**,

**DOUGLAS COUNTY, NEVADA, and (2) the Note, in the original principal amount of U.S. \$144,923.00, 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 1241 SORENSEN LANE, GARDNERVILLE, NEVADA 89460 the real property described is located in DOUGLAS COUNTY, NEVADA and 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, **JULY 1, 2019** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$155,110.59**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized 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, in the amount of U.S. **\$12,795.58**.
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 **4.6250%**, from **JULY 1, 2019**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$797.48**, beginning on the **1ST** day of **AUGUST, 2019**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JULY 1, 2049** (the "Maturity Date"), the 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 it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, 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, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.



In Witness Whereof, I have executed this Agreement.

[Signature]  
Borrower: LAWRENCE M TANNER

6-15-19

Date

[Signature]  
Borrower: ALYCIA A TANNER \*signing solely to acknowledge this Agreement, but not to incur any

6-15-19

Date

personal liability for the debt

[Space Below This Line for Acknowledgments]

**BORROWER ACKNOWLEDGMENT**

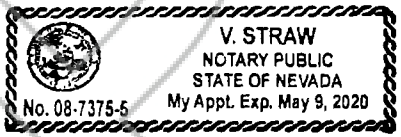
STATE OF NEVADA  
COUNTY OF Douglas

This instrument was acknowledged before me on 6/15/2019 by  
LAWRENCE M TANNER, ALYCIAA TANNER (name(s) of person(s)).

[Signature]  
Notary Public

Printed Name: V STRAW

(Seal)  
My commission expires: 5/9/2020



Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as a nominee for lender and lender's successors and assigns

By   
**MARIAN E. JOHNSTON**  
Assistant Secretary

Date 6/21/19

[Space Below This Line for Acknowledgments]

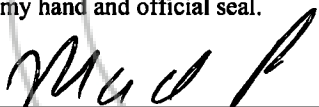
A notary public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of CALIFORNIA )  
County of SAN DIEGO )

On 6-21-19 before me MARIA INEZ PALOMERA Notary Public,  
personally appeared MARIAN E. JOHNSTON, 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.

Signature   
Signature of Notary Public

(Seal)

**MY COMMISSION EXPIRES: 08/16/2019**



In Witness Whereof, the Lender has executed this Agreement.

**GUILD MORTGAGE COMPANY, A CALIFORNIA CORPORATION**

By Marian E. Johnston (print name)  
Vice President (title)

6/21/19  
Date

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

**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 CALIFORNIA )  
County of SAN DIEGO )

On 6-21-19 before me MARIA INEZ PALOMERA Notary Public,  
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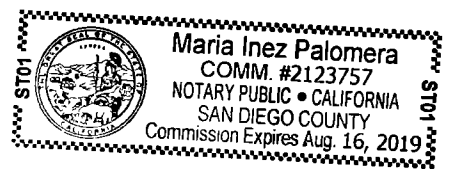
I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature Maria Inez Palomera  
Signature of Notary Public

(Seal)

**MY COMMISSION EXPIRES: 08/16/2019**



**EXHIBIT A**

**BORROWER(S): LAWRENCE M. TANNER AND ALYCIA A. TANNER, HUSBAND AND WIFE AS JOINT TENANTS**

**LOAN NUMBER: 1562010146**

**LEGAL DESCRIPTION:**

**The land referred to in this document is situated in the STATE OF NEVADA, COUNTY OF DOUGLAS, CITY OF GARDNERVILLE, and described as follows:**

**LOT 4, AS SHOWN ON THE FINAL MAP FOR HIDDEN CREEK, ACCORDING TO THE MAP THEREOF, FILED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER, STATE OF NEVADA, ON APRIL 11, 1995, IN BOOK 495, PAGE 1452, AS DOCUMENT NO. 359824. APN: 1220-16-116-004**

**ALSO KNOWN AS: 1241 SORENSEN LANE, GARDNERVILLE, NEVADA 89460**