**DOUGLAS COUNTY, NV** 

2021-959575

Rec:\$40.00

\$40.00 Pas=7 01/08/2021 08:47 AM

FIRST CENTENNIAL - RENO (MAIN OFFICE)

KAREN ELLISON, RECORDER

Assessor's Parcel Number: 1022-17-002-018

Recording Requested By and Return To: AMERICAN FINANCIAL RESOURCES, INC POST CLOSING 9 SYLVAN WAY PARSIPPANY, NJ 07054 Mail Tax Statements To:

AMERICAN FINANCIAL RESOURCES, INC.

9 SYLVAN WAY

PARSIPPANY, NEW JERSEY (17054

[Space Above This Line For Recording Data]

Loan No: 92357424 Borrower: TREBECA ITZEN Data ID: 873

Original Principal Amount: \$275,004.00

## LOAN MODIFICATION AGREEMENT

MERS Phone: 1-888-679-MERS (6377) MIN: 100336300022509506

This Loan Modification Agreement ("Agreement"), made December 22, 2020, between TREBECA ITZEN AND JESSE ITZEN, AS JOINT TENANTS WITH RIGHT OF SURVIVORSHIP, ("Borrower"), AMERICAN FINANCIAL RESOURCES, INC., A Corporation, 9 SYLVAN WAY, PARSIPPANY, NJ 07054 ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), P.O. Box 2026, Flint, MI 48S01-2026 tel. (888) 679-MERS ("Beneficiary"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed ("Security Instrument"), dated May 15, 2020 , and granted or assigned to Mortgage Electronic Registration Systems, Inc, as Beneficiary of record (solely as nominee for Lender and Lender's successors and assigns), and recorded in of the Official Records in the County Recorder's or **Douglas County** Clerk's Office of DOUGLAS COUNTY, NEVADA securing 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 1531 HOLBROOK BLUFFS CT, WELLINGTON, NV 89444, the real property described being set forth as follows:

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF

(Page 1 of 6 Pages)

Loan No: 92357424 Data ID: 873

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. The Note has been amended as set forth in the Amended Note Agreement.
- The Security Instrument shall be amended to reflect: (a) the Note amount of \$275,004.00; (b) a
  maturity date of January 1, 2051; and (c) the legal description of the manufactured home to
  include 2020 CLAYTON ANNIVERSARY EXPRESS/CERISE BUC010589AZAB.

3. 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 the Agreement, the Note and Security Instrument will remain unchanged, and the Borrower, Lender and Beneficiary will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

TREBECA ITZEN —Borrower

JÉSSÉ (TZEN —Borrower

(Page 2 of 6 Pages)

Loan No: 92357424 Data ID: 873

## - Individual Acknowledgment -

STATE OF NEVADA COUNTY OF DOUGLAS

§ 8

This instrument was acknowledged before me on the  $\frac{23}{20}$  day of  $\frac{\text{December}}{2020}$ , by

TREBECA ITZEN AND JESSE ITZEN

DENISE M. CLARK

Notary Public - State of Nevada

Appointment Recorded in Douglas County

No: 18-2180-5 - Expires April 05, 2022

Notary Public

(Printed Name)

My commission expires: 4

(Page 3 of 6 Pages)

|  | By:   |
|--|---|
|  | SUSAN ESPOSITO                                      |
|  | Its: <u>VTCE_PRESTDENT</u> (Printed Name and Title) |
|  | (Printed Name and Title)                            |
|  |   |
|  |   |
| STATE OF NEW JERSEY  | Lender Acknowledgment -                             |
| COUNTY OF MORRIS   |   |
| The foregoing instrument was as  JANUARY 4  by SUSAN ESPOSITO  VICE PRESIDENT  behalf of the entity. | cknowledged before me this                          |
| JANUARY 4  | , 20 <u>%/</u> ,                                    |
| VICE PRESIDENT   | of AMERICAN FINANCIAL RESOURCES, INC., on           |
| behalf of the entity.  |   |
|  |   |
|  | Agria L. Signerelli<br>Notary Public                |
|  | Notary Public                                       |
| MAN STATE  | MARIA L. SIGNORELLI (Printed Name)                  |
|  |   |
|  | My commission expires: July 2024                    |
|  |   |
|  | MARIA L SIGNORELLI                                  |
|  | NOTARY PUBLIC OF NEW JERSEY                         |
| Sometimes of the second  | COMMISSION # 2447140                                |
|  | MY COMMISSION EXPIRES 6/9/2024                      |
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|  | (Page 4 of 6 Pages)                                 |
|  | 1 0 7   |

Lender: AMERICAN FINANCIAL RESOURCES, INC.

|                           | Beneficiary:    | MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as Beneficiary, as nominee for AMERICAN FINANCIAL RESOURCES, INC., its successors and assigns |
|---------------------------|-----------------|---|
|                           |                 | By: JORETH RUEIA  |
|                           |                 | Its: VICE PRESIDENT (Printed Name and Title)  |
| STATE OF NEW JERSEY       | - Beneficia     | ary Acknowledgment -  |
| COUNTY OF MORRIS          |                 | 3   |
| This record was acknow    | ledged before n | ne on   |
| JOPETH RUE<br>VICE PRESTI | 31A             | as of MORTGAGE ELECTRONIC   |
| REGISTRATION SYSTEMS      | , INC.          | S MONTO 102 1225 O MONTO  |
| (Stamp)                   |                 | Afria S. Signarelli Signature of notary public  |
|                           |                 | My commission expires: Twe 9, 2124  |
| MARY                      |                 | My continussion expines.  |
| 28.183                    |                 | MARIA L. SIGNORELLI NOTARY PUBLIC OF NEW JERSEY COMMISSION # 2447140 MY COMMISSION EXPIRES 6/9/2024   |
| 1) 73                     |                 |   |
|                           |                 |   |
|                           |                 |   |

(Page 5 of 6 Pages)

Loan No: 92357424 Data ID: 873

Borrower: TREBECA ITZEN

Property Address: 1531 HOLBROOK BLUFFS CT, WELLINGTON, NV 89444

## LEGAL DESCRIPTION

SEE LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF AS EXHIBIT "A".



## EXHIBIT "A" Legal Description

Being a portion of the South ½ of Section 17, Township 10 North, Range 22 East, M.D.B.&M., further described as follows:

Parcel 1D as set forth on Parcel Map #2, LDA 05-027 for DA Development, Inc., filed in the office of the Douglas County Recorder, on November 17, 2006, in Book 1106, Page 6435, as Document No. 688965.

