

RECORDING REQUESTED BY:

Tien Nguyen
Chevron Federal Credit Union

When Recorded Return to:

Transtar National Title
2301 W. Plano Pkwy, #105
Plano, Texas 75075
888-766-8500 File # *460371*

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**ACCOMMODATION
RECORDING
ONLY**

LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 13th day May 2020, between Stephanie Rose Trettenero, as a single woman and Rosemarie Trettenero and Jeffrey Dean Trettenero, wife and husband as joint tenants ("Borrower/s") and Chevron Federal Credit Union ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated March 06, 2018 and recorded under Instrument #2018-911230 of the Official Records of the County of Douglas and 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

1285 Downs Drive, Minden, NV 89423
(Property Address)

All that certain parcel of land situate in the City of Minden, County of Douglas and State of Nevada bounded and described as follows:

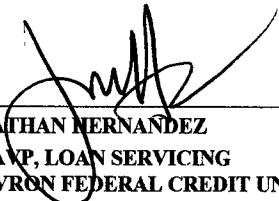
Lot 3, in Block E, as shown on the Final Map of WILDHORSE UNIT 1, A Planned unit Development, filed for record in office of the County Recorder of Douglas County, State of Nevada, on August 3, 1989, in Book 889, Page 450, as Document No. 207982.

Tax ID: 1420-33-311-009

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 May 13, 2020 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$232,000.00 consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
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 2.750% from May 1, 2020. Borrower promises to make monthly payments of principal and interest of U.S. \$1,574.40 beginning on the 1st day of June, 2020 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate 2.750% will remain in effect until principal and interest are paid in full. If on May 1, 2035 (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.
5. Borrower understands and agrees that:
 - (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
 - (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
 - (c) Borrower has no right of set-off or counterclaim, or any defense to the obligations of the Note or Security Instrument.
 - (d) 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.
 - (e) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
 - (f) Borrower agrees to make and execute such other documents or papers as may be necessary or required 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.



(Seal)
-Lender
JONATHAN HERNANDEZ
By: AVP, LOAN SERVICING
CHEVRON FEDERAL CREDIT UNION



(Seal)
-Borrower
STEPHANIE ROSE TRETENERO

See Attached Notary
Acknowledgment Certificate



(Seal)
-Borrower
ROSEMARIE TRETENERO

See Attached Notary
Acknowledgment Certificate



(Seal)
-Borrower
JEFFREY DEAN TRETENERO

See Attached Notary
Acknowledgment Certificate

[Space Below This Line For Acknowledgments] _____

All Purpose Acknowledgement

State of CA
County of El Dorado

On 5-15-2020, before me, T. Martinez-Green - Notary Public
(date) (notary)

personally appeared, Stephanie R. Trettenero
(signers)

personally known to me -- OR -- 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

WITNESS my hand and official seal
See Attached Notary
Acknowledgment Certificate

(seal)

(notary signature)

OPTIONAL INFORMATION

The information below is not required by law. However, it could prevent fraudulent attachment of this acknowledgement to an unauthorized document.

CAPACITY CLAIMED BY SIGNER (PRINCIPAL)

Individual
 Corporation Officer
_____ (title(s))

Partner(s)
 Attorney-In-Fact
 Trustee(s)
 Guardian/Conservator
 Other:

DESCRIPTION OF ATTACHED DOCUMENT

Loan modification
Title or Type of Document

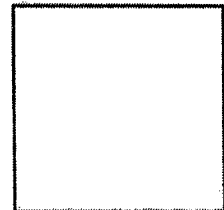
3
Number of Pages

5-15-2020
Date of Document

Other

SIGNER IS REPRESENTING:
Name of Person(s) OR Entity(ies)

Right Thumbprint
of Signer
(if required)



CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

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

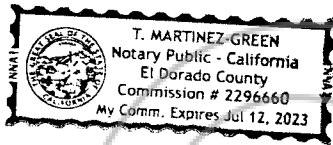
County of El Dorado

On 5-15-2020
Date

before me, T. Martinez-Green
Here Insert Name and Title of the Officer

personally appeared Stephanie R. Trethen ero
Name(s) of Signer(s)

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

All Purpose Acknowledgement

State of CA
County of El Dorado

On 5-15-2020, before me, T. Martinez-Green - Notary Public
(date) (notary)

personally appeared, Rosemarie Trettennero and Jeffrey D. Trettennero
(signers)

personally known to me - OR - 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

WITNESS my hand and official seal
See Attached Notary
Acknowledgment Certificate
(notary signature)

(seal)

OPTIONAL INFORMATION

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CAPACITY CLAIMED BY SIGNER (PRINCIPAL)

- Individual
- Corporation Officer
- _____ title(s)
- Partner(s)
- Attorney-In-Fact
- Trustee(s)
- Guardian/Conservator
- Other:
- _____
- _____

DESCRIPTION OF ATTACHED DOCUMENT

loan modification
Title or Type of Document

3
Number of Pages

5-15-2020
Date of Document

Other

SIGNER IS REPRESENTING:
Name of Person(s) OR Entity(ies)

Right Thumbprint
of Signer
(if required)

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

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State of California

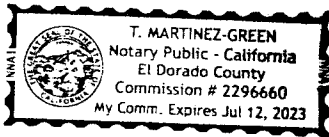
County of El Dorado)

On 5-15-2020 before me, T. Martinez-Green
Date Here Insert Name and Title of the Officer

personally appeared Rosemarie Trettenero and
Name(s) of Signer(s)

Jeffrey D. Trettenero

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

[Handwritten Signature]
Signature of Notary Public



CALIFORNIA ALL-PURPOSE ACKNOWLEDGEMENT

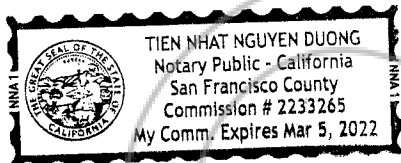
A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of California }
County of Alameda }

On JUL 30 2020, before me, Tien Nhat Nguyen Duong, Notary Public,
personally appeared Jonathan Hernandez

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 State of California that the foregoing paragraph is true and correct.



WITNESS my hand and official seal.

SIGNATURE

PLACE NOTARY SEAL ABOVE

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of attached document

Title or type of document: Loan Modification Agreement

Document Date: _____ Number of Pages: _____

Signer(s) Other than Named Above: _____