

APN: 1420-18-510-037

When Recorded Return To:

Loan Modification Solutions

3220 El Camino Real

Irvine, CA 92602

(800) 323-0165

MODIFICATION AGREEMENT

210903679-USB

I, the undersigned, hereby affirm that this document submitted for recording does not contain the social security number of any person or persons (per NRS 239B.030)

-OR-

I, the undersigned, hereby affirm that this document submitted for recording does contain the social security number of a person or persons as required by law:

(state specific law)

Signature of:

Title

Signed in Counter-Part

This page is added to provide additional information required by NRS 111.312 Sections 1-2. This cover page must be typed or printed. Additional recording fee applies.



Assessor's Parcel No.: 1420-18-510-037

Recording Requested by:
U.S. BANK N.A.
When Recorded Mail To:
ServiceLink
Attn: Loan Modification Solutions
3220 El Camino Real
Irvine, CA 92602

This document prepared by:
U.S. BANK N.A.
Garrett Scott
4801 FREDERICA ST
OWENSBORO, KY 42301

Mail Tax Statement To:
ELIZABETH A. GABRIEL
966 RANCHVIEW CIRCLE
CARSON CITY, NV 89705

[Space Above This Line For Recording Data]

Loan No.: 9902289746

RHS Case #: 0207878432

66736

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 4th day of January, 2022, between ELIZABETH A GABRIEL, AN UNMARRIED WOMAN ("Borrower"), U.S. BANK N.A. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated November 29, 2011 and in the amount of \$193,877.00 and recorded on November 30, 2011 in Book, Volume, or Liber No. 1111, at Page 6465 (or as Instrument No. 793446), of the Official Records of DOUGLAS, NEVADA 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:

966 RANCHVIEW CIRCLE, CARSON CITY, NV 89705
[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 **January 1, 2022**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$159,836.14**, 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 **3.125%**, from **January 1, 2022**. Borrower promises to make monthly payments of principal and interest of U.S. **\$682.41**, beginning on the 1st day of **February, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.125%** will remain in effect until principal and interest are paid in full. If on **March 1, 2052** (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. 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) 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.
- d) 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.
- e) 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.
- f) Borrower authorizes Lender, and Lender's successors and assigns, to share Borrower information including, but not limited to (i) name, address, and telephone number, (ii) Social Security Number, (iii) credit score, (iv) income, (v) payment history, (vi) account balances and activity, including information about any modification or foreclosure relief programs, with Third Parties that can assist Lender and Borrower in obtaining a foreclosure prevention alternative, or otherwise provide support services related to Borrower's loan. For purposes of this section, Third Parties include a counseling agency, state or local Housing Finance Agency or similar entity, any insurer, guarantor, or servicer that insures, guarantees, or services Borrower's loan or any other mortgage loan secured by the Property on which Borrower is obligated, or to any companies that perform support services to them in connection with Borrower's loan.

Borrower consents to being contacted by Lender or Third Parties concerning mortgage assistance relating to Borrower's loan including the trial period plan to modify Borrower's loan, at any telephone number, including mobile telephone number, or email address Borrower has provided to Lender or Third Parties.

By checking this box, Borrower also consents to being contacted by text messaging .



[Handwritten Signature]

Date: 01, 10, 2022

Borrower - ELIZABETH A. GABRIEL

ACKNOWLEDGMENT

State of Nevada

County of Douglas

2022

The foregoing instrument was acknowledged before me on January 10th, 2022 by ELIZABETH A. GABRIEL.



[Handwritten Signature]

Signature of Person Taking Acknowledgment

Eli Mitchel Thomas

Printed Name

Notary Public

Title or Rank

Serial Number, if any: 21-1738-03 ET

My Commission Expires: November 9th, 2025 ET

(Seal)



ACCEPTED AND AGREED TO BY THE OWNER AND HOLDER OF SAID NOTE
U.S. BANK N.A.

By: [Signature]

-Lender

JAN 18 2022

Date of Lender's Signature

Paige Broman
Mortgage Document Officer

ACKNOWLEDGMENT

State of Kentucky

County of Davless

§
§
§

JAN 18 2022

The foregoing instrument was acknowledged before me this _____ by
Paige Broman of U.S. BANK N.A. a Delaware Corporation, on behalf of the
Corporation. Mortgage Document Officer

[Signature]
Signature of Person Taking Acknowledgment

Michelle Trenda
Printed Name Notary

Title or Rank

Serial Number, if any: KYNP12861

My Commission Expires: 8-13-24

MICHELLE A. TREND A
NOTARY PUBLIC
STATE AT LARGE
KENTUCKY
ID # KYNP12861
MY COMMISSION EXPIRES 08/13/2024

(Seal)



EXHIBIT A

BORROWER(S): ELIZABETH A GABRIEL, AN UNMARRIED WOMAN

LOAN NUMBER: 9902289746

LEGAL DESCRIPTION:

STATE OF NEVADA, COUNTY OF DOUGLAS, AND DESCRIBED AS FOLLOWS:

THE FOLLOWING DESCRIBED PROPERTY LOCATED IN THE COUNTY OF DOUGLAS ALL THAT CERTAIN REAL PROPERTY SITUATE IN THE COUNTY OF DOUGLAS, STATE OF NEVADA, DESCRIBED AS FOLLOWS: LOT 11 IN BLOCK N AS SET FORTH ON THE FINAL MAP OF SUNDRIDGE HEIGHTS, PHASES 7B AND 9, A PLANNED UNIT DEVELOPMENT, RECORDED IN THE OFFICE OF THE DOUGLAS COUNTY RECORDER ON SEPTEMBER 5, 1995 IN BOOK 995, PAGE 410, AS DOCUMENT NO. 369825, AND BY A CERTIFICATE OF AMENDMENT RECORDED AUGUST 14, 1996 IN BOOK 896, PAGE 2588 AS DOCUMENT NO. 394289 PARCEL ID NUMBER: 142018510037

Assessor's Parcel No.: 1420-18-510-037

ALSO KNOWN AS: 966 RANCHVIEW CIRCLE, CARSON CITY, NV 89705

