DOUGLAS COUNTY, NV

Rec:\$40.00 Total:\$40.00

09/27/2023 10:54 AM

2023-1000870

FIRST INTERSTATE BANK

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SHAWNYNE GARREN, RECORDER

Loan No: 5516847 WHEN RECORDED MAIL TO: First Interstate Bank – Post Closing 4th Floor 104 S. Wolcott Casper, WY 82601 (307)235-4273

This instrument was prepared by: First Interstate Bank 1125 NW Bond St Bend, OR 97703 (307)235-4273

SPACE ABOVE THIS LINE FOR RECORDS USE

MERS MIN:1002821000551689475

#### MODIFICATION AGREEMENT

THIS MODIFICATION AGREEMENT, made this 15th, day of September, 2023, modifies the (Fixed) Rate Note with Construction Loan Addendum Amending Note (the "Note"), and the Security Instrument with Residential Construction Rider to the Security Instrument, recorded on April 25th, 2022 on Document number 2022-984146 of the Douglas County Register of Deeds ("Security Instrument") each dated April 20th, 2022 (collectively the "Loan Documents"), previously executed by the undersigned Scott E Ibister and Aileen A McIver, husband and wife as community property with right of survivorship (the "Borrowers") in favor of First Interstate Bank (the "Lender") and Mortgage Electronic Registration Systems, Inc. ("MERS") [("Mortgagee")] [("Beneficiary")]. The Loan Documents evidence a construction loan (the "Loan") which has both a construction loan phase (the "Construction Phase") and a permanent loan phase (the "Permanent Phase"). All terms defined in the Note and Construction Loan Agreement shall have the same meaning in this Modification Agreement. The "Property", located at 279 James Canyon Loop, Genoa, NV 89411, the real property described being set forth as follows:

Lot 14 in Block A as set forth on Final Subdivision Map a Planned Development PD00-16 for MOUNTAIN MEADOW ESTATES, PHASE 1, filed for record with the Douglas County Recorder on March 6, 2002, in Book 302, at Page 2214, as Document No. 536360, Official Records.

This Modification Agreement modifies the Loan Documents to change the Construction Completion Date and the Permanent Mortgage

In consideration of the mutual promises and agreements exchanged, with the intent to be legally bound, Borrower and Lender agree as follows:

## I. CONSTRUCTION PHASE MODIFIED

- A. CONSTRUCTION PHASE COMPLETION DATE. The Completion Date of the Construction Phase is changed from 10/01/2023 to 11/01/2023.
- B. CONSTRUCTION PHASE INTEREST. Borrower will continue to pay interest at the rate stated in the Note (the 'Note Rate") on the amounts advanced during the construction phase as provided in the Construction Loan Rider Amending Note.
- C. Permanent Phase
  - The Note is modified so that the first Principal and interest payment will be due on 12/01/2023.
  - b. The Maturity Date of the Note will change to 11/01/2053.

In consideration of the mutual promises and agreements exchanged, with the intent to be legally bound, Borrower and Lender agree as follows:

#### III. EXTENSION FEE

Borrower will pay an extension fee of \$325.00 to Lender.

### IV. OTHER TERMS UNCHANGED.

Except as provided in this Modification Agreement, the terms of the Note, the Security Instrument and the Construction Loan Agreement remain unchanged, and the Borrower and Lender by this Agreement ratify, confirm and agree to the Loan Documents as modified and changed by this Modification Agreement.

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First Interstate Bank -Lender (Seal)	Sant	(Seal)
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9-24-2023	Aileen	A McIver -Borrower
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LUNY WILL		\ \
Mortgage Electronic Registration Systems, Inc.		\ \
Nominee for Lender		\ \
Donna E Smith, Assistant Secretary		\ \
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MERS Nominee Dated 9-20-30-35		
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COUNTY of		
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# **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.

Signature

validity of that document.
State of California County of <u>Contra Costa</u> )
On September 33,2023 before me, Seema Rajani, Notary Public (insert name and title of the officer)
(insert name and title of the officer)
personally appeared Scott E Ibister and Aileen A McIver
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.
SEEMA RAJANI

(Seal)