

APN: 1420-29-001-011

When recorded mail to:

**United Federal Credit Union
150 Hilltop Road
St. Joseph MI 49085**

**LOAN MODIFICATION AGREEMENT
(Providing for Adjustable Interest Rate)**

This Loan Modification Agreement ("Agreement"), made this 20th day of May, 2024, between **MATTHEW CARTER AND GEORGINA CARTER, HUSBAND AND WIFE AS JOINT TENANTS** ("Borrower") and UNITED FEDERAL CREDIT UNION, ("Lender") of 150 Hilltop Road, St. Joseph, Michigan 49085, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated February 2, 2024 and recorded February 5, 2024, 2024-1004501, of the Records of Douglas County, Nevada and (2) the adjustable rate note (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 0 TBD Heybourne Rd., Minden, NV 89423

The real property described being set forth as follows:

See Exhibit "A" attached for legal description

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. As of May 20, 2024, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$1,337,189.00, 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 6.875% from March 1, 2025. The interest rate Borrower will pay may change in accordance with the terms of the Note. Borrower promises to make monthly payments of principal and interest of U.S. \$9,924.38, beginning on the 1st day of April 2025. The amount of Borrower's monthly payments may change in accordance with the terms of the Note. Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full, except that, if not sooner paid, the final

payment of principal and interest shall be due and payable on March 1, 2055, which is the present or extended Maturity Date.

3. If on 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.
4. Borrower understands and agrees that:
 - (a) All the rights, 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.

Borrower(s)


MATTHEW CARTER

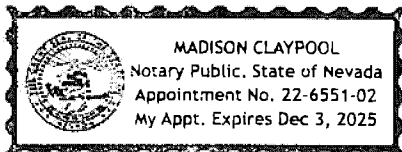

GEORGINA CARTER

State of Nevada
County of ~~Washoe~~ Douglas

On this 12th day of June, 2024, this agreement was acknowledged before me by
MATTHEW CARTER AND GEORGINA CARTER, HUSBAND AND WIFE AS JOINT TENANTS.

[Signature]

Notary Public, Douglas County, Nevada
My Commission Expires: 12/31/25
Acting in Douglas County, Nevada.



Lender:

UNITED FEDERAL CREDIT UNION

By: [Signature]

ANDREW TARANTINO

Title: Vice President of Loan Operations

State of MICHIGAN)
County of BERRIEN)

On this 21st day of May 2024, before a Notary Public in and for said County,
personally appeared ANDREW TARANTINO, the Vice President of Loan Operations for United Federal Credit
Union, and acknowledged the forgoing agreement on behalf of said Credit Union.

[Signature]

Notary Public, Berrien County, Michigan
My Commission Expires 05/03/2027
Acting in Berrien County, Michigan

Christine E Copenhaver
Notary Public State of Michigan
County of Van Buren
My commission expires May 3, 2027
Acting in County of Berrien

Loan No.: 57803289384



This Instrument prepared by and
When recorded please return to:
Gianna Nate
United Federal Credit Union
ATTN: Mortgage Servicing-Construction Rollover
150 Hilltop Road
St. Joseph, MI 49085

Exhibit "A"

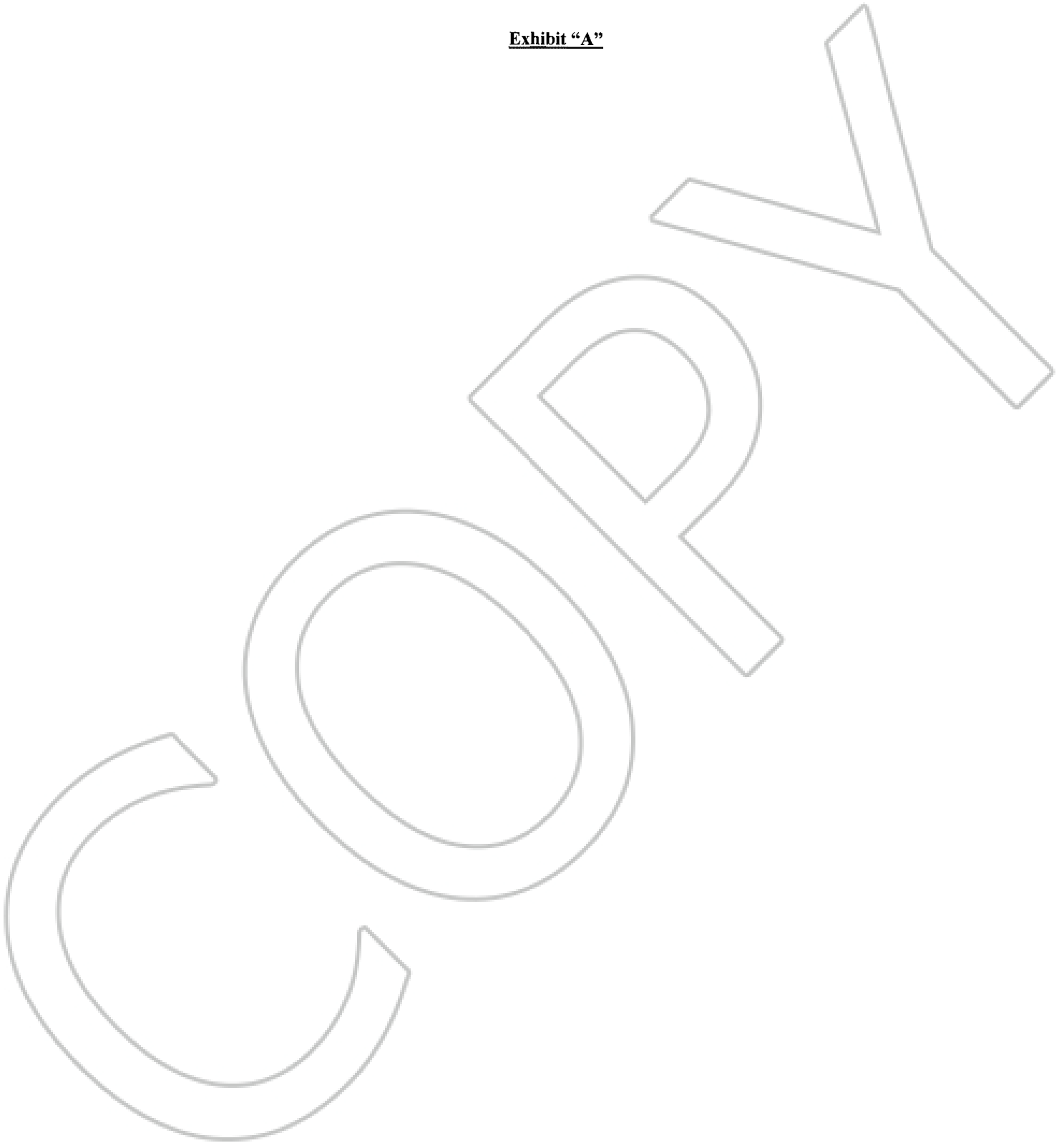


Exhibit "A"

All that real property situate in the County of Douglas, State of Nevada, described as follows:

Adjusted Parcel 3, of that certain Record of Survey Map, dated October 11, 2023, as Document No. 1001362, of Official Records, also being further described as;

A parcel of land located within a portion of Section 20 and 29, Township 14 North, Range 20 East, Mount Diablo Meridian, Douglas County, Nevada, more particularly described as follows:

COMMENCING at the southeast corner of Lot 6 per the Record of Survey to Support a Boundary Line Adjustment for Bently Family Limited Partnership filed for record October 19, 2005 in the office of Recorder, Douglas County, Nevada as Document No. 658214, said point falling on the west side of Heybourne Road;

Thence leaving said west side of Heybourne Road, North $89^{\circ}59'12''$ West, 594.83 feet to the POINT OF BEGINNING;

thence North $89^{\circ}59'12''$ West, 625.23 feet;

thence North $00^{\circ}56'40''$ East, 1,319.86 feet;

thence South $88^{\circ}33'52''$ East, 471.47 feet;

thence North $00^{\circ}32'55''$ West, 45.65 feet;

thence North $89^{\circ}54'06''$ East, 154.91 feet;

thence South $00^{\circ}56'40''$ West, 1,354.12 feet to the POINT OF BEGINNING, containing 19.00 acres, more or less.

The above legal description appeared previously in that certain Document Recorded October 11, 2023, in the office of Recorder, Douglas County, Nevada as Document No. 1001362 pursuant to NRS Section 6 BRS 111.312.