



When Recorded Return To:
Mountain America Federal Credit Union
Mortgage Department
7181 South Campus View Drive
West Jordan, Utah 84084

FIXED RATE LOAN MODIFICATION AGREEMENT

This Fixed Rate Loan Modification Agreement ("Agreement"), made this 23RD day of December 2014, between Lance L. Hulet and Lacey L. Hulet ("Borrower"), and Mountain America Credit Union ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument") dated March 14th, 2014, and recorded as Entry Number 0145203 Book 286 Page 0232.

Records of Lincoln County, State of Nevada, and (2) the Note and "Rider to Note for Construction Phase" 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 740 Box Canyon Road, Alamo, UT 89001, the real property described being set forth as follows:

LOT 8, IN BLOCK 2 OF ALAMO WEST SUBDIVISION – PHASE II, AS SHOWN BY MAP THEREOF ON FILE IN BOOK A OF PLATS, PAGE 392 IN THE OFFICE OF THE COUNTY RECORDER OF LINCOLN COUNTY, NEVADA.

Tax serial Number: 004-161-02

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):

The first paragraph of the "Security Instrument" (Mortgage, Deed of Trust or Deed to Secure Debt) is amended and supplemented as follows:

Borrower owes Lender the principal sum of Two Hundred Thirty Two Thousand, Seven Hundred Fifty Dollars and 00/100 (U.S. \$232,750.00). This debt is evidenced by Borrower's Note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on January 1st, 2045.

Paragraph 1 of the Note is amended and supplemented as follows:

1. **BORROWER'S PROMISE TO PAY:**

In return for a loan that I have received, I promise to pay U.S. \$232,750.00 (this amount is called "principal"), plus interest, to the order of the Lender.



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Paragraph 2 of the Note is amended and supplemented as follows:

2. INTEREST

I will pay interest at a yearly rate of 4.125%.

Paragraph 3 of the Note is amended as follows:

PAYMENTS

I will make my monthly payments on the first day of each month beginning on February 1st, 2015. If on January 1st, 2045, I still owe amounts under the Note, I will pay those amounts in full on that date, which is called my "Maturity Date".

My monthly payment will be in the amount of U.S. \$1,128.02

Paragraph 2 of the Rider to Note for Construction Phase is amended as follows:

2. INTEREST:

During the first N/A month(s) of the loan, interest will be charged on unpaid principal. I will be charged interest only, at the initial rate of Prime + N/A percent per annum on the monies advanced.

Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note, Rider to Note for Construction Phase, and/or Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

Lance L. Hulet
Lance L. Hulet

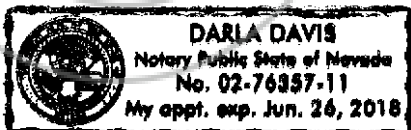
Lacey L. Hulet
Lacey L. Hulet

_____ (Space Below This Line For Acknowledgments) _____

STATE OF NEVADA,
COUNTY OF Lincoln

The foregoing instrument was subscribed and sworn to and acknowledged before me this 30th day of December 2014, by Lance L Hulet and Lacey L Hulet.

My Commission Expires: June 26, 2018



Darla Davis
Notary Public
Residing at: Alamo, Nevada