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OFFICIAL RECORD  
LESLIE BOUCHER, RECORDER**RECORDING COVER PAGE**

Must be typed or printed clearly in black ink only.

**APN#** 003-173-1111 digit Assessor's Parcel Number may be obtained at:  
<http://redrock.co.clark.nv.us/assrealprop/ownr.aspx>**TITLE OF DOCUMENT (DO NOT Abbreviate)**

LOAN MODIFICATION AGREEMENT

(PROVIDING FOR FIXED INTEREST RATE)

Title of the Document on cover page must be EXACTLY as it appears on the first page of the document to be recorded.

**Recording requested by:**

KIMBERLY R. MCCLEER-864-282-3382

**Return to:****Name** BRANCH BANKING AND TRUST CO.-ATTN: KIMBERLY MCCLEER**Address** 111 MILLPORT CIRCLE**City/State/Zip** GREENVILLE, SC 29607

This page provides additional information required by NRS 111.312 Sections 1-2.

An additional recording fee of \$1.00 will apply.

To print this document properly—do not use page scaling.

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[Space Above this Line for Recording Data]

Prepared By: DeAnn Ortiz  
Return To: Branch Banking and Trust Co.  
111 Millport Circle  
Greenville, SC 29607

**BB&T Mortgage Loan No- 6993436893**  
**Parcel Id # 003-173-11**

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

This Loan Modification Agreement ("Agreement"), is effective July 1, 2018, between KIMBERLY C. LEBARON (Borrower) an unmarried woman, and Branch Banking and Trust Co. ("Lender"), and amends and supplements (1) the Note made by the Borrower, dated 07/02/2010 in the original principal sum of U.S. \$192,945.00 and (2) the Mortgage, Deed of Trust, or Deed to Secure Debt ("the Security Instrument") securing the Note recorded on 07/08/2010 in Document #0136100 in the Office of the Registry of Lincoln County. For the purpose of this Agreement, the term "Property" shall be the real property and personal property, if any, together with any improvements located thereon, as more particularly described in the Security Instrument and having an address of:

**145 CULVERWELL ST**  
**CALIENTE NV 89008**

BK: 256  
PG: 661

The real property described being set forth as follows:

See attached exhibit "A"

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. Borrower hereby acknowledges that prior to this modification the outstanding unpaid principal balance due under the Note and Security Instrument is \$165,965.14.
2. The Borrower acknowledges that interest has accrued but has not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, cost and expenses, in the total amount of \$8,900.06 has been added to the indebtedness under the terms of the Note and Security Instrument resulting in a total indebtedness due of U.S. \$174,865.20 (the new "Unpaid Principal Balance").

Borrower Initial: KCL

3. The borrower promises to pay the new Unpaid Principal Balance to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the annual rate of 4.500%, from June 1, 2018. The borrower promises to make monthly payments of principal and interest of U.S. \$886.02, beginning on July 1, 2018 and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on June 1, 2048 (the "Maturity Date"), the borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the borrower will pay these amounts in full on the Maturity Date.

**The Borrower will make such payments to and at Branch Banking and Trust Company, Mortgage Payment Center, P.O. Box 580302, Charlotte, NC 28258-0302 or such other place as the Lender may require.**

4. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument. If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.
5. The borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the 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.
6. 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. 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.

Borrower Initial: Kol

(Individual Acknowledgement)

Witness our hands and seals to this Agreement this 14<sup>th</sup> day of June, 2018.

Valerie K. Culverwell  
Witness Signature

BY: K. LeBaron  
KIMBERLY C LEBARON

Valerie K. Culverwell  
Witness Printed Name

[Signature]  
Witness Signature

JOHN D. FROELICH  
Witness Printed Name

STATE OF NV  
COUNTY OF Lincoln

I, Theresa Dojaquez, a Notary Public of said county do hereby certify that KIMBERLY C LEBARON, Borrower(s) personally appeared before me this day and acknowledged the execution of the foregoing AGREEMENT.

The execution thereof SWORN to before me this 11<sup>th</sup> day of June, 2018.

NOTARY PUBLIC FOR STATE OF Nevada

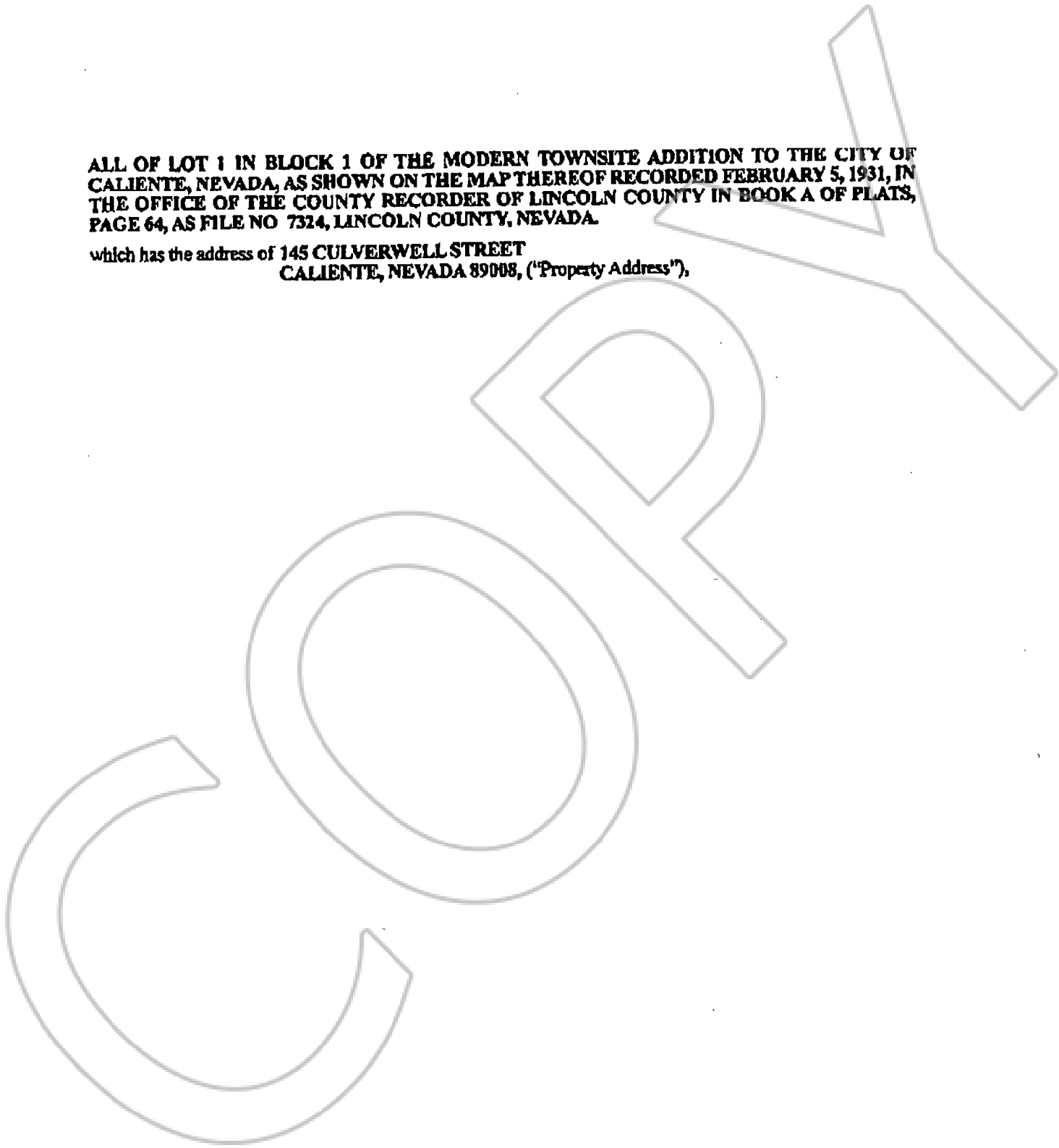
My Commission Expires: 10-31-22

[Signature]  
Notary Public



**ALL OF LOT 1 IN BLOCK 1 OF THE MODERN TOWNSITE ADDITION TO THE CITY OF CALIENTE, NEVADA, AS SHOWN ON THE MAP THEREOF RECORDED FEBRUARY 5, 1931, IN THE OFFICE OF THE COUNTY RECORDER OF LINCOLN COUNTY IN BOOK A OF PLATS, PAGE 64, AS FILE NO 7324, LINCOLN COUNTY, NEVADA.**

which has the address of 145 CULVERWELL STREET  
CALIENTE, NEVADA 89008, ("Property Address"),



May 30, 2018

Mers No.: N/A  
BB&T Loan No.: 6993436893

KIMBERLY C LEBARON  
145 CULVERWELL ST  
CALIENTE NV 89008

ERRORS AND OMISSIONS  
COMPLIANCE AGREEMENT

In consideration of  
Branch Banking and Trust Co.

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the KIMBERLY C LEBARON, The Borrower(s) agrees that if requested by the lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such request made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day period.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

  
\_\_\_\_\_  
KIMBERLY C LEBARON

DATE: 6/11/18

\_\_\_\_\_  
DATE:

\_\_\_\_\_  
DATE:

\_\_\_\_\_  
DATE:

**NOTICE TO BORROWER IN SPECIAL FLOOD HAZARD AREA  
NFIP PARTICIPATING COMMUNITY**

**Borrower:**  
KIMBERLY C LEBARON

Loan #: 6993436893

**Property Location:**  
145 CULVERWELL ST  
CALIENTE NV 89008

This Notice Date is as of: 5/30/2018

National Flood Insurance Program (NFIP) Community:  
320015

We are giving you this notice to inform you that:

The building or mobile home securing the loan for which you have applied is or will be located in an area with special flood hazards. The area has been identified by the Administrator of the Federal Emergency Management Agency (FEMA) as a special flood hazard area using FEMA's Flood Insurance Rate Map or the Flood Hazard Boundary Map for the following community: 320015. This area has a one percent (1%) chance of a flood equal to or exceeding the base flood elevation (a 100-year flood) in any given year. During the life of a 30-year mortgage loan, the risk of a 100-year flood in a special flood hazard area is 26 percent (26%).

Federal law allows a lender and borrower jointly to request the Administrator of FEMA to review the determination of whether the property securing the loan is located in a special flood hazard area. If you would like to make such a request, please contact us for further information.

The community in which the property securing the loan is located participates in the National Flood Insurance Program (NFIP). Federal law will not allow us to make you the loan that you have applied for if you do not purchase flood insurance. The flood insurance must be maintained for the life of the loan. If you fail to purchase or renew flood insurance on the property, Federal law authorizes and requires us to purchase the flood insurance for you at your expense.

- At a minimum, flood insurance purchased must cover the lesser of: (1) the outstanding principal balance of the loan; or (2) the maximum amount of coverage allowed for the type of property under the NFIP. Flood insurance coverage under the NFIP is limited to the building or mobile home and any personal property that secures your loan and not the land itself.
- Federal disaster relief assistance (usually in the form of a low-interest loan) may be available for damages incurred in excess of your flood insurance if your community's participation in the NFIP is in accordance with NFIP requirements.
- Although you may not be required to maintain flood insurance on all structures, you may still wish to do so, and your mortgage lender may still require you to do so to protect the collateral securing the mortgage. If you choose not to maintain flood insurance on a structure and it floods, you are responsible for all flood losses relating to that structure.

**Availability of Private Flood Insurance Coverage**

Flood insurance coverage under the NFIP may be purchased through an insurance agent who will obtain the policy either directly through the NFIP or through an insurance company that participates in the NFIP. Flood insurance that provides the same level of coverage as a standard flood insurance policy under the NFIP may be available from private insurers that do not participate in the NFIP. You should compare the flood insurance coverage, deductibles, exclusions, conditions, and premiums associated with flood insurance policies issued on behalf of the NFIP and policies issued on behalf of private insurance companies and contact an insurance agent as to the availability, cost, and comparisons of flood insurance coverage.

**Escrow Requirement for Residential Loans**

Federal law may require a lender or its servicer to escrow all premiums and fees for flood insurance that covers any residential building or mobile home securing a loan that is located in an area with special flood hazards. If your lender notifies you that an escrow account is required for your loan, then you must pay your flood insurance premiums and fees to the lender or its servicer with the same frequency as you make loan payments for the duration of your loan. These premiums and fees will be deposited in the escrow account, which will be used to pay the flood insurance provider.

K LeBaron      6/11/18  
Borrower/Applicant      Date  
KIMBERLY C LEBARON

\_\_\_\_\_  
Borrower/Applicant      Date

\_\_\_\_\_  
Borrower/Applicant      Date

\_\_\_\_\_  
Borrower/Applicant      Date

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Borrower/Applicant      Date

\_\_\_\_\_  
Borrower/Applicant      Date

BB&T Mortgage Loan No 6993436893

(Corporate Acknowledgement)

Witness our hands and seals to this Agreement this 21<sup>st</sup> day of June, 2018.

WITNESSED BY:

[Signature]  
Printed Name: Amy Waller

[Signature]  
Printed Name: Vicky Ashley

Branch Banking and Trust Company

BY: [Signature]  
**Jim Adam**  
Assistant Vice President

STATE OF South Carolina)

COUNTY OF Greenville)

I, Kimberly Rachelle McCleer, Notary Public of said County, do hereby certify Jim Adam  
Lender/Note Holder, personally appeared before me this day and acknowledged that he/she is a Assistant Vice  
President of Branch Banking and Trust Co. On behalf of the corporation I acknowledge the due execution of the  
foregoing instrument.

SWORN TO BEFORE ME THIS 21<sup>st</sup> day of June, 2018.

My Commission Expires:

**KIMBERLY RACHELLE MCCLEER**  
Notary Public - State of South Carolina  
My Commission Expires October 17, 2026

[Signature]  
Notary Public