

When Recorded Return To:
Mountain America Federal Credit Union
Mortgage Department
7167 South Center Park Drive
West Jordan, Utah 84084



OFFICIAL RECORD
LESLIE BOUCHER, RECORDER

FIXED RATE LOAN MODIFICATION AGREEMENT

This Fixed Rate Loan Modification Agreement ("Agreement"), made this 9th day April, 2018, between Julie Finlinson and Jake Finlinson ("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 May 18, 2017, and recorded as Entry Number 0151914 Book 311 Page 0409.

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 437 Oak Creek Drive, Panaca, NV 89042 the real property described being set forth as follows:

See Attached Exhibit A.

Tax serial Number: 002-270-20

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 Twenty Six Thousand Five Hundred Ninety-Eight Dollars and 28/100 (U.S. \$226,598.28) 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 May 1st, 2048.

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. \$226,598.28 (this amount is called "principal"), plus interest, to the order of the Lender.

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

2. INTEREST
I will pay interest at a yearly rate of 4.75%.

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 June 1st, 2018. If on May 1st, 2048, 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. \$1,182.04

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

2. INTEREST DURING CONSTRUCTION PHASE:

During the first N/A month(s) of the loan, interest will be charged to me on the monies advanced in accordance with my draw schedule. I will be charged interest only, at the rate of 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.

Julie Finlinson
Julie Finlinson

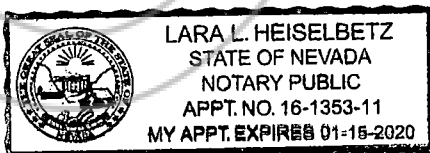
Jake Finlinson
Jake Finlinson

(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 18 day of April 2018, by Julie Finlinson and Jake Finlinson.

My Commission Expires: 1/15/2020



[Signature]
Notary Public
Residing at: 2814th St.
Panaca, NV 89042



Order No.: 00061843-007-JM

EXHIBIT A

A PORTION OF THE SOUTHWEST QUARTER (SW 1/4) IN SECTION 9, TOWNSHIP 2 SOUTH, RANGE 68 EAST, M.D.B. & M DESCRIBED AS FOLLOWS:

LOT 2C AS SHOWN BY MAP THEREOF ON FILE IN FILE C OF PARCEL MAPS, PAGE 136 AND CORRECTED BY THAT CERTAIN CERTIFICATE OF AMENDMENT RECORDED SEPTEMBER 5, 2006, INSTRUMENT NO. 127189, IN THE OFFICE OF THE COUNTY RECORDER, OF LINCOLN COUNTY, NEVADA.

Assessor's Parcel Number: 002-270-20

