



2021-767049 3/9/2021 8:05 AM PAGE: 1 OF 8
FEES: \$33.00 PK MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

This Document Prepared By:

CARLOS SILVA
GUILD MORTGAGE COMPANY LLC., F/K/A GUILD MORTGAGE COMPANY
P.O. BOX 85304
SAN DIEGO, CA 92186
(800) 365-4884

When Recorded Mail To:

GUILD MORTGAGE COMPANY LLC., F/K/A GUILD MORTGAGE COMPANY
5887 COPLEY DRIVE
SAN DIEGO, CA 92111

Tax/Parcel #: 00R0008606

[Space Above This Line for Recording Data]

Original Principal Amount: \$144,892.00
Unpaid Principal Amount: \$138,990.68
New Principal Amount: \$116,530.68
New Money (Cap): \$0.00

FHA\VA Case No.:5911406432
MERS Min: 100282109100654967
MERS Phone #: (888) 679-6377

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **21ST** day of **DECEMBER, 2020**, between **DAVID J WYLIE AND DANIELLE M WYLIE, HUSBAND AND WIFE**, ("Borrower"), whose address is **1631 N HEIGHTS WAY, SHERIDAN, WYOMING 82801** and **GUILD MORTGAGE COMPANY LLC., F/K/A GUILD MORTGAGE COMPANY** ("Lender"), whose address is **P.O. BOX 85304, SAN DIEGO, CA 92186**, and Mortgage Electronic Registration Systems, Inc. ("MERS") ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **MAY 16, 2017** and recorded on **MAY 17, 2017** in **INSTRUMENT NO. 2017-734740**, of the **OFFICIAL** Records of **SHERIDAN COUNTY, WYOMING**, and (2) 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

1631 N HEIGHTS WAY, SHERIDAN, WYOMING 82801

(Property Address)

the real property described being set forth as follows:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF:

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. As of, **DECEMBER 1, 2020** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$116,530.68**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. **\$0.00**.
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 **3.125%**, from **DECEMBER 1, 2020**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **499.19**, beginning on the **1ST** day of **JANUARY, 2021**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **3.125%** will remain in effect until principal and interest are paid in full. If on **DECEMBER 1, 2050** (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.
3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.
If Lender exercises this option, Lender shall give 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 Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.
4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that 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, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the

Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and

- (b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, 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.
- 5. **If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.**
- 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 Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.
- 7. Borrower agrees to make and execute other documents or papers as may be necessary 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.
- 8. "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. **MERS is the Mortgagee of record under the Security Instrument and this Agreement.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.



In Witness Whereof, I have executed this Agreement.
David J Wylie
Borrower: DAVID J WYLIE

12/28/20
Date

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

State of WYOMING

County of Sheridan

The foregoing instrument was acknowledged before me on December 28, 2020
(date) by DAVID J WYLIE (name(s) of person(s)).

Witness my hand and seal of office this
MINDY GARNER - NOTARY PUBLIC
(Seal) COUNTY OF SHERIDAN STATE OF WYOMING
My Commission Expires 11-21-23

Mindy Garner
Notary Public

Printed Name: Mindy Garner

My commission expires: November 21, 2023



BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

Danielle M Wylie 12/28/20
Borrower: DANIELLE M WYLIE *signing solely to acknowledge this Agreement, but Date
not to incur any personal liability for the debt

_____[Space Below This Line for Acknowledgments]_____

BORROWER ACKNOWLEDGMENT

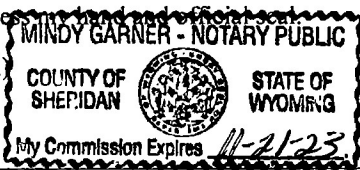
State of **WYOMING**

County of Sheridan

The foregoing instrument was acknowledged before me on December 28, 2020
(date) by DANIELLE M WYLIE (name(s) of person(s)).

Witness

(Seal)



Notary Public

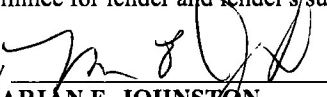
Mindy Garner

Printed Name: Mindy Garner

My commission expires: November 21, 2023



Mortgage Electronic Registration Systems, Inc., ("MERS"), is a separate corporation that is acting solely as a nominee for lender and lender's successors and assigns

By 
MARIAN E. JOHNSTON
 Assistant Secretary

1/14/21
 Date

_____[Space Below This Line for Acknowledgments]_____

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.

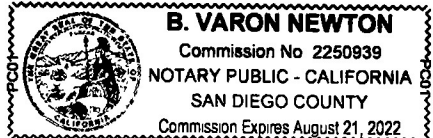
State of CALIFORNIA)
 County of SAN DIEGO)

On JAN 21 2021 before me B. VARON NEWTON Notary Public,
 personally appeared **MARIAN E. JOHNSTON**, 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.

WITNESS my hand and official seal.

Signature 
 Signature of Notary Public



(Seal)

In Witness Whereof, the Lender has executed this Agreement.

GUILD MORTGAGE COMPANY LLC., F/K/A GUILD MORTGAGE COMPANY

By **MARIAN E. JOHNSTON**
Vice President

(print name)
(title)

1/14/21
Date

[Space Below This Line for Acknowledgments]

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.

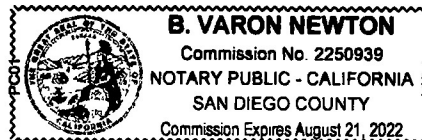
State of CALIFORNIA)
County of SAN DIEGO)

On **JAN 21 2021** before me **B. VARON NEWTON** Notary Public,
personally appeared **MARIAN E. JOHNSTON**, 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.

WITNESS my hand and official seal.

Signature B. Varon Newton
Signature of Notary Public



(Seal)



2021-767049 3/9/2021 8:05 AM PAGE: 8 OF 8
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EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

EXHIBIT A

BORROWER(S): DAVID J WYLIE AND DANIELLE M WYLIE, HUSBAND AND WIFE.

LOAN NUMBER: 7491041420

LEGAL DESCRIPTION:

The land referred to in this document is situated in the CITY OF SHERIDAN, COUNTY OF SHERIDAN, STATE OF WYOMING, and described as follows:

LOT 3, BLOCK 3, NORTH HEIGHTS SUBDIVISION. A SUBDIVISION IN THE CITY OF SHERIDAN, SHERIDAN COUNTY, WYOMING, AS RECORDED IN BOOK 1 OF PLATS, PAGE 215.

ALSO KNOWN AS: 1631 N HEIGHTS WAY, SHERIDAN, WYOMING 82801

NO. 2021-767049 MODIFICATION OF MORTGAGE

**EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK
FIRST AMERICAN TITLE INSURANCE COM 3 FIRST AMERICAN WA
SANTA ANA CA 92707-5913**