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BOOK: 897 PAGE: 725 FEES: \$29.00 SM MODIFICATION OF MO
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

~~When recorded mail to:~~ #:9242953
First American Title
Loss Mitigation Title Services 12106.1
P.O. Box 27670
Santa Ana, CA 92799
RE: CURTIS - PROPERTY REPORT

This Document Prepared By:
MAGHAN TURNER
U.S. BANK N.A.
OWENSBORO, KY 42301
(800) 365-7772

~~When Recorded Mail To:~~
FIRST AMERICAN TITLE
ATTN: LMTS
P.O. BOX 27670
SANTA ANA, CA 92799-7670

Tax/Parcel No. 0000010372

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Original Principal Amount: \$73,080.00
Unpaid Principal Amount: \$71,439.77
New Principal Amount \$74,719.44
New Money (Cap): \$3,279.67

FHA\VA Case No.:703 591-0989225
Loan No: 7884479676

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this 17TH day of **DECEMBER, 2014**, between **LISA M CURTIS A MARRIED PERSON** ("Borrower"), whose address is **11 PINEY AVENUE, STORY, WYOMING 82842** and **U.S. BANK N.A.** ("Lender"), whose address is **4801 FREDERICA ST, OWENSBORO, KY 42301** amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated **AUGUST 18, 2006** and recorded on **AUGUST 31, 2006** in **BOOK 643 PAGE 0649, SHERIDAN COUNTY, WYOMING**, and (2) the Note, in the original principal amount of **U.S. \$73,080.00**, 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 **11 PINEY AVENUE, STORY, WYOMING 82842**

the real property described is located in **SHERIDAN COUNTY, WYOMING** and being set forth as follows:



LOTS 6 AND 7, BLOCK 5 OF THE TOWN OF LODORE, SHERIDAN COUNTY, WYOMING.

SEE ATTACHED EXHIBIT "B" FOR MORTGAGE SCHEDULE

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, **JANUARY 1, 2015** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$74,719.44**, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest in the amount of U.S. **\$3,279.67** 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.
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 **4.3750%**, from **JANUARY 1, 2015**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$373.06**, beginning on the **1ST** day of **FEBRUARY, 2015**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JANUARY 1, 2045** (the "Maturity Date"), the 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 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 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.

4. 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 cancelled, 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.
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



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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.



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In Witness Whereof, the Lender have executed this Agreement.

U.S. BANK N.A.

Angela Evans
By Angela Evans (print name)
Mortgage Document Officer (title)

01-02-2015
Date

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

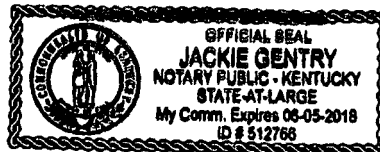
STATE OF KENTUCKY

COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me this 01-02-2015 by
Angela Evans, the MORTGAGE DOCUMENT OFFICER of U.S. BANK N.A.,
a National Banking Assoc on behalf of said national association.

Jackie Gentry
Notary Public

Printed Name: Jackie Gentry
My commission expires: 6-5-2018





In Witness Whereof, I have executed this Agreement.

 (Seal)

Borrower
 LISA M CURTIS

 Date

 (Seal)

Borrower

 Date

 (Seal)

Borrower

 Date

[Space Below This Line for Acknowledgments]

Lisa M Curtis
 Borrower
 12-30-14

 Date

 (Seal)

Borrower

 Date

 (Seal)

Borrower

 Date

BORROWER ACKNOWLEDGMENT

State of WYOMING

County of Sheridan

The foregoing instrument was acknowledged before me on Dec 30, 2014
 (date) by LISA M CURTIS (name(s) of person(s)).

Witness my hand and official seal.

(Seal)

Dianna Wegner

Notary Public

Printed Name: Dianna Wegner

My commission expires: 9-21-18






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EXHIBIT B
MORTGAGE SCHEDULE

Mortgage made by **LISA M CURTIS A MARRIED PERSON** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., SOLELY AS NOMINEE FOR U.S. BANK N.A.** for **\$73,080.00** and interest, dated **AUGUST 18, 2006** and recorded on **AUGUST 31, 2006** in **BOOK 643 PAGE 0649**. Mortgage tax paid: \$

Loan Modification Agreement made by **LISA M CURTIS (MARRIED)** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR U.S. BANK N.A.** dated and recorded on **NOVEMBER 6, 2012** in **BOOK 846 PAGE 1**. Modified amount is now **\$76,148.73**.

This mortgage was assigned from **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR U.S. BANK N.A.** (assignor), to **U.S. BANK NATIONAL ASSOCIATION** (assignee), by assignment of mortgage dated and recorded on **JUNE 2, 2014** in **BOOK 884 PAGE 7**.

 **CURTIS**
49586186 **WY**
FIRST AMERICAN ELS
MODIFICATION AGREEMENT
