



This Document Prepared By:
VANESSA AMBER SCHWARTZ
U.S. BANK N.A.
4801 FREDERICA ST
OWENSBORO, KY 42301
(800) 365-7772

When Recorded Mail To:
FIRST AMERICAN TITLE CO.
DTO - MAIL STOP 3-2-8
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707-9991

Tax/Parcel #: ~~0000010372~~ **010372**

[Space Above This Line for Recording Data]

Original Principal Amount: \$73,080.00

FHA/VA/RHS Case No.: 703 591-0989225

Unpaid Principal Amount: \$71,891.36

Loan No: 7884479676

New Principal Amount: \$75,236.95

Capitalization Amount: \$3,345.59

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **2ND** day of **JUNE, 2017**, between **LISA M CURTIS INDIVIDUAL** ("Borrower"), whose address is **PO BOX 144, STORY, WY 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 NORTH PINEY, STORY, WYOMING 82842**

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

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





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, **JULY 1, 2017** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$75,236.95**, 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. **\$3,345.59**.
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 **4.2500%**, from **JULY 1, 2017**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$370.12**., beginning on the **1ST** day of **AUGUST, 2017**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JULY 1, 2047** (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 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.





In Witness Whereof, I have executed this Agreement.

Borrower: LISA M CURTIS

Date

6/13/17

Borrower: _____

Date

Borrower: _____

Date

Borrower: _____

Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of **WYOMING**

County of Sheridan

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

June 13, 2017

Witness my hand and official seal.

(Seal)

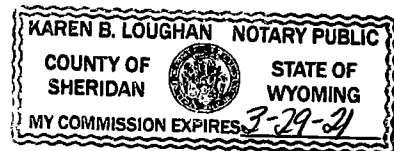
Notary Public

Printed Name:

KAREN B. LOUGHAN

My commission expires:

3-29-21





In Witness Whereof, the Lender have executed this Agreement.

U.S. BANK N.A.

By Rachel M Fulks (print name)
 Mortgage Document Officer (title)

6/21/17 Date

_____[Space Below This Line for Acknowledgments]_____

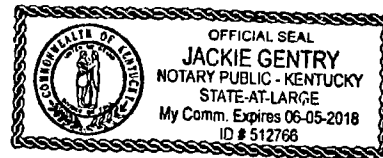
LENDER ACKNOWLEDGMENT

STATE OF KENTUCKY

COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me this 6-21-2017 by
RACHEL M FULKS, the **MORTGAGE DOCUMENT OFFICER** of **U.S. BANK N.A.**, a national
 association, on behalf of said national association.

Jackie Gentry
 Notary Public



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





EXHIBIT A

BORROWER(S): LISA M CURTIS INDIVIDUAL

LOAN NUMBER: 7884479676

LEGAL DESCRIPTION:

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

LOTS 6 AND 7, BLOCK 5, OF THE TOWN OF LODORE, SHERIDAN COUNTY, STATE OF WYOMING, TOGETHER WITH ALL IMPROVEMENTS SITUATE THEREON. INCLUDING ALL PERSONAL PROPERTY NOW ON THE PREMISES BELONGING TO SELLERS AND INCLUDING A 12 X 50 FOOT MOBILE HOME, BEING A 1970 GREAT LAKES MOBILE HOME, SERIAL NO. 6 990.

ALSO KNOWN AS: 11 NORTH PINEY, STORY, WYOMING 82842





**EXHIBIT B
MORTGAGE SCHEDULE**

Mortgage made by **LISA M CURTIS INDIVIDUAL** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. 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**.

Loan Modification Agreement made by **LISA M CURTIS INDIVIDUAL** to **U.S. BANK N.A.** dated and recorded on **NOVEMBER 6, 2012** in **BOOK 846 PAGE 1**. Modified amount is now **\$76,148.73**. Mortgage tax paid: **\$0.00.**

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

Loan Modification Agreement made by **LISA M CURTIS INDIVIDUAL** to **U.S. BANK N.A.** dated and recorded on **JANUARY 14, 2015** in **BOOK 897 PAGE 725**. Modified amount is now **\$74,719.44**. Mortgage tax paid: **\$0.00.**

