

This Document Prepared By:
CRYSTAL RADTKE
ROCKET MORTGAGE, LLC
635 WOODWARD AVE
DETROIT, MI 48226
(888) 663-7374



2022-780277 7/22/2022 8:35 AM PAGE: 1 OF 7
FEES: \$30.00 PK MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

When Recorded Mail To:
FIRST AMERICAN TITLE CO.
3 FIRST AMERICAN WAY
SANTA ANA, CA 92707-9991

Tax/Parcel #: 56843415700725

_____ [Space Above This Line for Recording Data] _____

Original Principal Amount: \$269,637.00	FHA\VA Case No.:591-148482 0
Unpaid Principal Amount: \$256,966.26	703
New Principal Amount: \$228,598.44	MERS Min: 100039034375945575
Capitalization Amount: \$0.00	MERS Phone #: (888) 679-6377

Property Address: **370 HUNTINGTON ST, SHERIDAN, WYOMING 82801**

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **29TH** day of **JUNE, 2022**, between **JAMES R. TERRY AND CRYSTAL A. TERRY, HUSBAND AND WIFE** ("Borrower"), whose address is **370 HUNTINGTON ST, SHERIDAN, WY**

82801 and ROCKET MORTGAGE, LLC, F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC. ("Lender"), whose address is 635 WOODWARD AVE, DETROIT, MI 48226, and Mortgage Electronic Registration Systems, Inc. ("MERS") ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated NOVEMBER 12, 2019 and recorded on NOVEMBER 18, 2019 in INSTRUMENT NO. 2019-754063 BOOK 1017 PAGE 254, 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

370 HUNTINGTON ST, SHERIDAN, WYOMING 82801

(Property Address)

the real property described being set forth as follows:

THE LAND REFERRED TO IN THIS DOCUMENT IS SITUATED IN THE CITY OF SHERIDAN, COUNTY OF SHERIDAN, STATE OF WY, AND DESCRIBED AS FOLLOWS:

LOTS 7 AND 8 OF BLOCK 8, MURRAY AND MARLEY ADDITION TO THE TOWN, NOW CITY OF SHERIDAN, SHERIDAN COUNTY, WYOMING.

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, 2022** the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$228,598.44**, 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 **5.0000%**, from **JULY 1, 2022**. The Borrower promises to make monthly payments of principal and interest of U.S. **\$ 1,227.17**, beginning on the **1ST** day of **AUGUST, 2022**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JULY 1, 2052** (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 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; 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.
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.

Borrower: JAMES R TERRY

7-1-22
Date

Borrower: CRYSTAL A. TERRY *signing solely to acknowledge this Agreement, but not to incur any personal liability for the debt

7/1/22
Date

[Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of WYOMING

County of Sheridan

The foregoing instrument was acknowledged before me on July 1, 2022 (date) by JAMES R TERRY, CRYSTAL A. TERRY (name(s) of person(s)).

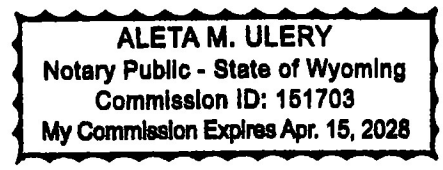
Witness my hand and official seal.

(Seal)

Aleta M. Ulery
Notary Public

Printed Name: Aleta M Ulery

My commission expires: 4-15-2028



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 Joe Castro
Joe Castro
Vice President

Date 7/6/22

_____[Space Below This Line for Acknowledgments]_____

STATE OF CALIFORNIA
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this JUL 06 2022 by Joe Castro, the Vice President of Mortgage Electronic Registration Systems, Inc., a Delaware Corporation, on behalf of said entity.

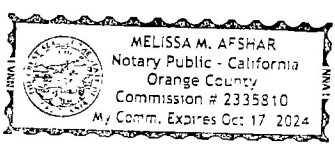
This document was notarized using a remote notarization electronic platform pursuant to MCL 55.286b.

Melissa M. Afshar
Notary Public

Printed Name: Melissa M. Afshar

My commission expires: 10/17/2024

Drafted By:
ROCKET MORTGAGE, LLC
635 WOODWARD AVE
DETROIT, MI 48226



In Witness Whereof, the Lender has executed this Agreement.

**ROCKET MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN
LOANS INC., BY FIRST AMERICAN TITLE INSURANCE COMPANY, AS ITS
ATTORNEY-IN-FACT**

By *Sandy Klein* Sandy Klein (print name) 7-6-22 Date
Vice President (title)

_____[Space Below This Line for Acknowledgments]_____

LENDER ACKNOWLEDGMENT

STATE OF CALIFORNIA

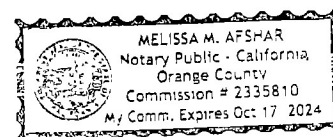
COUNTY OF ORANGE

The foregoing instrument was acknowledged before me this JUL 06 2022
by Sandy Klein, the Vice President of **ROCKET
MORTGAGE, LLC F/K/A QUICKEN LOANS, LLC F/K/A QUICKEN LOANS INC., BY FIRST
AMERICAN TITLE INSURANCE COMPANY, AS ITS ATTORNEY-IN-FACT**, a company, on behalf of
said company.

M. Afshar
Notary Public

Printed Name: Melissa M. Afshar

My commission expires: 10/17/2024



**Drafted By:
ROCKET MORTGAGE, LLC
635 WOODWARD AVE
DETROIT, MI 48226**