

This Document Prepared By:
DEBORAH HARRISON
QUICKEN LOANS INC.
635 WOODWARD AVE
DETROIT, MI 48226
(888) 663-7374

When Recorded Mail To:
TITLE SOURCE
ATTN: MOD POST CLOSE
662 WOODWARD AVE
DETROIT, MI 48226



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BOOK: 952 PAGE: 781 FEES: \$30.00 PK MODIFICATION OF MO
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

Tax/Parcel #: 03-5684-28-3-14-001-30
66564747-3984109 [Space Above This Line for Recording Data]

Original Principal Amount: \$287,025.00

Unpaid Principal Amount: \$277,581.19

New Principal Amount: \$281,214.36

New Money (Cap): \$3,633.17

Freddie Mac Loan No.: 0935329838

MERS Min: 100039033389930870

MERS Phone #: (888) 679-6377

LOAN MODIFICATION AGREEMENT (MORTGAGE)
(To a Fixed Interest Rate)

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement (the "Agreement"), made and effective this 6TH day of MARCH, 2017, between QUICKEN LOANS INC. whose address is 635 WOODWARD AVE, DETROIT, MI 48226 ("Lender") AND MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") ("Mortgagee") (solely as nominee for Lender and Lender's successors and assigns), with a mailing address of P.O. Box 2026, Flint, Michigan 48501-2026, and a street address of 1901 E Voorhees Street, Suite C, Danville, IL 61834, Tel. (888) 679-MERS, and SKYE HEEREN, AN UNMARRIED WOMAN whose address is 2013 PHEASANT DRAW RD, SHERIDAN, WYOMING 82801 ("Borrower"), modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated APRIL 20, 2015, in the original principal sum of U.S. \$287,025.00 and secured by (2) the Mortgage, Deed of

MULTISTATE LOAN MODIFICATION AGREEMENT (To a Fixed Interest
rate) - Single Family - Freddie Mac UNIFORM INSTRUMENT Form 5161
02112016_57

3338993087



Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, the Note bearing the same date as and recorded on **APRIL 21, 2015** in **INSTRUMENT NO. 2015-718822**, of the **OFFICIAL** Records of **SHERIDAN COUNTY, WYOMING**. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

2013 PHEASANT DRAW RD, SHERIDAN, WYOMING 82801

[Property Address]

the real property described being set forth as follows:

SEE ATTACHED LEGAL EXHIBIT "A"

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. Current Balance. As of **MARCH 1, 2017**, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. **\$281,214.36**.
2. Interest Rate. 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%**, beginning **MARCH 1, 2017**, both before and after any default described in the Note. The yearly rate of **4.2500%** will remain in effect until principal and interest is paid in full.
3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. **\$1,219.40**, beginning on the 1ST day of **APRIL, 2017**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MARCH 1, 2057**, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at
635 WOODWARD AVE, DETROIT, MI 48226
or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. 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 given in accordance with Section 15 of the Security Instrument, 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 this Security Instrument without further notice or demand on Borrower.

7. Compliance with Covenants. 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.
8. 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 where 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.

"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, or 1901 E Voorhees Street, Suite C, Danville, IL 61834, tel. (888) 679-MERS.



In Witness Whereof, I have executed this Agreement.

Borrower: SKYE HEEREN

3/29/17
Date

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 3.29.2017
(date) by SKYE HEEREN (name(s) of person(s)).

Witness my hand and official seal

(Seal)



My Commission Expires 5.27.2018

Notary Public Lori A. McDuffie

Printed Name: Lori A. McDuffie

My commission expires: 5.27.2018



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Mortgage Electronic Registration Systems, Inc.

Mortgagee

By Karyn R
Karyn Rea - Assistant Secretary of MERS

4-25-2017
Date

[Space Below This Line for Acknowledgments]

STATE OF MICHIGAN

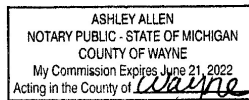
COUNTY OF WAYNE

The foregoing instrument was acknowledged before me this April 25, 2017 by
Karyn Rea, the Assistant Secretary of
Mortgage Electronics Registrations Systems, Inc., a _____, on
behalf of said entity.

Ashley Allen
Notary Public

Printed Name: Ashley Allen

My commission expires: 06-21-2022



Drafted By:
QUICKEN LOANS INC.
635 WOODWARD AVE
DETROIT, MI 48226



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EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK

In Witness Whereof, the Lender have executed this Agreement.

QUICKEN LOANS INC.

By Brian Stein - Agent (print name) 4-25-2017 Date
(title)

[Space Below This Line for Acknowledgments]

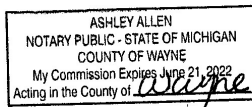
LENDER ACKNOWLEDGMENT

STATE OF MICHIGAN

COUNTY OF WAYNE

The foregoing instrument was acknowledged before me this April 25, 2017
by Brian Stein the
Agent of QUICKEN LOANS INC., a company, on behalf of
said company.

Ashley Allen
Notary Public



Printed Name: Ashley Allen
My commission expires: 06-21-2022

Drafted By:
QUICKEN LOANS INC.
635 WOODWARD AVE
DETROIT, MI 48226



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EXHIBIT "A"

SITUATE IN SHERIDAN COUNTY AND STATE OF WYOMING:

LOT 1, CLOUD PEAK RANCH, EIGHTH FILING, PHASE TWO. A SUBDIVISION IN SHERIDAN COUNTY, WYOMING, AS RECORDED IN DRAWER C, PLAT NO. 70 IN THE OFFICE OF THE SHERIDAN COUNTY CLERK.

TAX ID NO: 03-5684-28-3-14-001-30

ADDRESS: 2013 PHEASANT DRAW RD, SHERIDAN, WY 82801

NO. 2017-734252 MODIFICATION OF MORTGAGE
EDA SCHUNK THOMPSON, SHERIDAN COUNTY CLERK
TITLE SOURCE INC 662 WOODWARD AVE
DETROIT MI 48226