



This Document Prepared By:

JUSTIN SUMNER
U.S. BANK N.A.
4801 FREDERICA ST
OWENSBORO, KY 42301

When recorded mail to: #8340521

First American Title 
 Loss Mitigation Title Services 12106.1
 P.O. Box 27670
 Santa Ana, CA 92799
 RE: SONDERGROTH - PROPERTY REPC

Tax/Parcel No. 0000006684

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Original Principal Amount: \$241,062.00

Unpaid Principal Amount: \$220,259.18

New Principal Amount \$220,259.18

New Money (Cap): \$0.00

FHA/VA Case No.: 703 591-1037719

MERS Min: 100021278844798780

MERS Phone #: (888) 679-6377

LOAN MODIFICATION AGREEMENT (MORTGAGE)

This Loan Modification Agreement ("Agreement"), made this **6TH** day of **FEBRUARY, 2014**, between **WILLIAM J SONDERGROTH AND BARBARA A SONDERGROTH, HUSBAND AND WIFE** ("Borrower") whose address is **812 OLYMPUS DR, SHERIDAN, WYOMING 82801** and **U.S. BANK N.A.** ("Lender"), whose address is **4801 FREDERICA ST, OWENSBORO, KY 42301**, AND MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") ("Mortgagee") (solely as a 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, amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated **JUNE 12, 2008** and recorded on **JUNE 19, 2008** in **BOOK 710 PAGE 0247**, 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


812 OLYMPUS DR, SHERIDAN, WYOMING 82801

(Property Address)

the real property described being set forth as follows:

LOT 8, BLOCK 2, OLYMPUS HILLS SUBDIVISION. A SUBDIVISION IN SHERIDAN COUNTY, WYOMING, AS RECORDED THEREUNTO IN BOOK 1 OF PLATS, PAGE 239.

WHEN RECORDED, RETURN TO:
FIRST AMERICAN TITLE INSURANCE CO.
1100 SUPERIOR AVENUE, SUITE 200
CLEVELAND, OHIO 44114
NATIONAL RECORDING

 **SONDERGROTH**
48634421

FIRST AMERICAN ELS
MODIFICATION AGREEMENT

WY



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, **FEBRUARY 1, 2014**, the amount payable under the Note and the Security Instrument(the "Unpaid Principal Balance") is U.S. **\$220,259.18**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
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 **4.6250%**, from **FEBRUARY 1, 2014**. Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,132.44**, beginning on the **1ST** day of **MARCH, 2014**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The yearly rate of **4.6250%** will remain in effect until principal and interest are paid in full. If on **FEBRUARY 1, 2044** (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.



In Witness Whereof, the Lender has executed this Agreement.

U.S. BANK N.A.

By Shanán Owen

(print name)

Mortgage Document Officer

(title)

3-26-14

Date

[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

STATE OF KENTUCKY

COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me this

26th day of March, 2014

by

SHANAN OWEN, the MORTGAGE DOCUMENT OFFICER of U.S. BANK N.A.,

National Banking Assoc., on behalf of said national association.

Notary Public

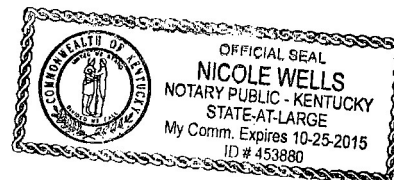
Printed Name:

My commission expires:

Nicole Wells

Nicole Wells

10-25-15





Mortgage Electronic Registration Systems, Inc.

Mortgagee

By *Shanan Owen*
Shanan Owen
Assistant Secretary

3/26/14
Date

[Space Below This Line for Acknowledgments]

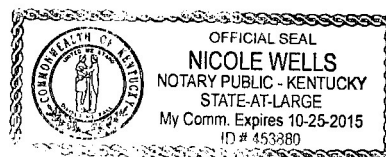
STATE OF KENTUCKY
COUNTY OF DAVIESS

The foregoing instrument was acknowledged before me this 26th day of March, 2014
by Shanan Owen, the Assistant Secretary of Mortgage Electronics Registrations Systems, Inc., a
Nation Banking Assoc., on behalf of said entity.

Nicole Wells
Notary Public

Printed Name: Nicole Wells

My commission expires: 10-25-15



THIS DOCUMENT WAS PREPARED BY:
JUSTIN SUMNER
U.S. BANK N.A.
4801 FREDERICA ST
OWENSBORO, KY 42301



In Witness Whereof, I have executed this Agreement.

William J Sondgeroth (Seal)

Borrower
WILLIAM J SONDGEROTH

2-11-14
 Date

 Borrower (Seal)

 Date

 Borrower (Seal)

 Date

Barbara A Sondgeroth (Seal)

Borrower
BARBARA A SONDGEROTH

2/11/2014
 Date

 Borrower (Seal)

 Date

 Borrower (Seal)

 Date

 [Space Below This Line for Acknowledgments]

BORROWER ACKNOWLEDGMENT

State of **WYOMING**

County of Sheridan

The foregoing instrument was acknowledged before me on February 11th 2014
 (date) by WILLIAM J SONDGEROTH, BARBARA A SONDGEROTH (name(s) of person(s)).

Witness my hand and official seal.

(Seal)

Nancy L Loseke

Notary Public

Printed Name: Nancy L Loseke

My commission expires: May 26, 2016

