

ATTACHMENT 'A'

Record # [REDACTED]

Loan # [REDACTED]

AMOUNTS PAST DUE - CAPITALIZED / OWED

Delinquent Interest	\$11,039.50
Late Charges	\$377.79
NSF Fees	\$0.00
Negative Escrow Balance	\$6,881.69
Corporate Advances	\$1,704.59
Mortgage Insurance Premium	\$0.00
Modification Fee	\$0.00
Other Fees	\$0.00
OSFC	\$0.00
Other	\$0.00
Total	\$20,003.57

LOAN INFORMATION

Borrower Name: [REDACTED]

Prop Address: [REDACTED]
KRUM, TX 76249

Note Date: 07/09/2007
Orig Amt: \$131,200.00
MTG/Deed Date: 07/09/2007

BORROWER CREDITS (-)

Contribution Amt	\$0.00
Suspense Bal	\$4,159.00
Other Credit	\$0.00
Total	\$4,159.00

NET PRINCIPAL CAPITALIZATION (DECREASE) \$15,844.57

MODIFICATION TERMS:

MODIFIED TERMS:

NEW TERMS:

EXISTING TERMS:

Principal Balance	\$146,413.13	\$130,568.56
P&I Payment	\$873.52	\$1,079.35
Escrow Payment	\$278.16	\$0.00
Total Payment	\$1,151.68	\$1,079.35
Due Date	05/01/2009	06/01/2008
Interest Rate	5.750%	9.250%
Rate Type	ARM	ARM
Remaining Term	340	351
Maturity Date	08/01/2037	08/01/2037
Interest Only Expiration Date	N/A	N/A
Other	N/A	N/A

REPAYMENT PLAN

Begin Date	N/A
End Date	N/A
P&I Payment	N/A
Escrow Payment	N/A
Total Payment	N/A

Borrower Acknowledgment

Date: _____

Borrower Acknowledgment

Date: _____

Prepared by and return to:
 HomEq Servicing
 [REDACTED]
 [REDACTED]

Account Number: [REDACTED]
 Record Number: [REDACTED]

North Highlands, CA 95660

Modification Agreement

This Modification Agreement ("Agreement") is made and entered into as of this 3rd day of April, 2009 by and between HomEq Servicing ("HomEq") and [REDACTED] ("Borrower")

Whereas, HomEq is the holder or servicing agent of the holder of that certain Promissory Note ("Note") dated as of 07/09/2007, executed by Borrower or Borrower's predecessor-in-interest in the original principal amount of \$131,200.00.

WHEREAS, the Note evidences a loan ("Loan") to Borrower or Borrower's predecessor-in-interest and is secured by either a deed of trust or mortgage ("Security Instrument") dated as of 07/09/2007. The Security Instrument encumbers certain real property ("Property") owned by Borrower (and is more specifically described in the Security Instrument).

WHEREAS, due to adverse economic circumstances, Borrower has requested that HomEq adjust the terms of the Note to permit Borrower to meet Borrower's Loan obligations in a full and in a timely manner.

WHEREAS, the requested adjustment will benefit all parties to the Loan and any junior lien holder by providing the Borrower an opportunity to meet the Loan obligations in a manner intended to help the Borrower avoid default on the Loan and the necessity of foreclosure on the Property.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

1. NOTE MODIFICATIONS:

(a) Outstanding Debt: Borrower agrees that the unpaid principal balance due on the Note of \$130,568.56 shall be adjusted to \$146,413.13 ("New Balance"), to reflect the amount of unpaid interest, late charges, fees and costs, advances for unpaid property taxes and/or insurance premiums (if applicable), less any amounts forgiven or deferred, as reflected on Attachment 'A'.

Borrower agrees to pay the New Balance to HomEq and has no defenses, claims or offsets with respect thereto. Interest will accrue on the New Balance at the interest rates, whether adjustable, variable or fixed, provided in the Note, unless modified by this Agreement.

(b) New Interest Rate: Effective on 04/01/2009, Borrower's rate of interest will be 5.750%. The date on which the interest rate change is next scheduled to occur is hereby changed to 04/01/2014. Subsequent interest rate changes will resume based on the frequency provided for in the Loan documents.

(c) New Monthly Payments; Payment Adjustments: Effective with Borrower's monthly payment due 05/01/2009, Borrower's monthly Loan payment will be \$873.52. This payment amount does not include additional amounts which may also be due for the payment of taxes and insurance premiums. The taxes and insurance payment amount will be due monthly, together with Borrower's scheduled Loan payment. Borrower agrees that a full payment hereunder and with respect to the Loan shall only be deemed to have been made when funds remitted include the required scheduled Loan payment and monthly portion of taxes and insurance premiums. The monthly payment will adjust in the month following any interest rate change, if applicable.

(d) Interest Rate and Payment Changes: Borrower's monthly payment and interest rate remains subject to change during the modification term, as long as the change results in an interest rate that is lesser or equal to the New Interest Rate. Should this condition occur, interest rate and payment changes will take place based on the time frames contained in the original loan documents. A notice of payment change will be sent before the change takes place.

