

After recording, return to:
First American Title Lenders Advantage
Loss Mitigation Title Service - LMTS
[REDACTED]
[REDACTED]

Please cross-reference to: [REDACTED]

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement") made this March 12, 2009 between [REDACTED] & [REDACTED], HUSBAND & WIFE, (referred to jointly and severally as "Borrower") and MidFirst Bank, located at [REDACTED] (successors in interest to Homeside Lending Inc.) its successors and assigns ("Lender") and Mortgage Electronics Registration Systems, Inc, as mortgagee of record solely as nominee for Lender and Lender's successors and assigns. [REDACTED] (hereinafter referred to as "Mortgagee") renews, amends, supplements, and extends (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") recorded July 20, 2000 in Book 3300, page 0740, in HARFORD County, Maryland, and (2) the Note, in the original principal amount of U.S. \$146,166.00, bearing the same date as and secured by, the Security Instrument (and other loan documents typically referred to as "addenda" or "riders" (collectively referred to herein as the "Loan Documents")), which covers the real and personal property described in the Security Instrument, and defined therein as the "Property," located at [REDACTED], the legal description of the Property being set forth as follows:

See Exhibit "A" attached hereto and made a part hereof;

Parcel [REDACTED]

(herein defined as "Property").

Capitalized Amount: \$26,978.34

Page 1 of 11 of the Loan Modification Agreement

Loan [REDACTED]

Order # [REDACTED]

The Note and the Security Instrument may be collectively referred to herein as the "Loan Documents." Borrower now desires to extend or rearrange the time and/or manner of repayment or payment of the Note and to extend and carry forward the lien(s) on the Property, whether created by the Security Instrument or otherwise. Lender, the legal holder and owner of the Note and of the lien(s) securing the same, has agreed at the request of the Borrower to extend or rearrange the time and manner of payment of the Note.

In consideration of the mutual promises and agreements exchanged, and other good and valuable consideration paid by each of the parties to the other, the receipt and sufficiency of which is hereby acknowledged, the parties hereto agree to modify, renew and extend the Note and Security Instrument and any other Loan Documents, as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument or other Loan Documents):

1. Acknowledgement of Unpaid Principal Balance: Borrower acknowledges that as of **April 01, 2009**, the total amount payable under the Note and the Security Instrument is U.S. **\$163,430.90**, consisting of the unpaid amount(s) loaned to Borrower by Lender an outstanding principal balance of **\$136,452.56**, plus accrued unpaid interest of **\$20,894.37**, and other amounts capitalized, which may include escrow shortage (consisting of unpaid hazard insurance, taxes and/or mortgage insurance premiums and herein referred to as "Escrow") of **\$6,083.97** (collectively referred to as "Modified Principal Balance"). The Borrower hereby renews, extends and promises to pay the Modified Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Modified Principal Balance until the full amount of the Modified Principal Balance has been paid in accordance with the terms and conditions of the Note and other Loan Documents.
2. Monthly Payment Amount, Timing of Payment, and Maturity Date:
 - a. The Borrower promises to pay the Modified Principal Balance, plus interest, to the order of Lender, its successors and assigns in US Dollars. Interest will be charged on the Modified Principal Balance at the yearly rate of **5.625%** from **April 01, 2009** until paid in full. The Borrower promises to make monthly payments of principal and interest of U.S. **\$940.80** beginning on the 1st day of **MAY 2009** and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full.
 - b. In addition, if an Escrow account has been established under the terms and conditions of the Note or other Loan Documents, Borrower will make an Escrow payment each month on each payment due date. The current Escrow payment is **\$294.79** per month, which is subject to change depending on the amounts attributable to taxes, insurance and other Escrow Items. The initial combined monthly principal, interest, and Escrow payment will be **\$1,235.59**, if such an Escrow has been established, and shall be payable as set forth under Section 2(a), above.