

Return To:
Saxon Mortgage Services Inc.
[REDACTED]
Fort Worth, TX 76137
Prepared By:
Saxon Mortgage Services Inc.
[REDACTED]
Fort Worth, TX 76137

LOAN MODIFICATION AGREEMENT
(Providing for Extended Initial Interest Rate Period Before Adjustable Interest Rate Period Begins
and a Stated Balloon Amount Feature)

Loan Number: [REDACTED]

This Loan Modification Agreement ("Agreement"), made this 17th day of February, 2009, between
[REDACTED]

("Borrower") and

Deutsche Bank Trust Company Americas formerly known as Banker's Trust Company, as Trustee and Custodian by:
Saxon Mortgage Services, Inc. t/k/a Meritech Mortgage Services, Inc. as its attorney-in-fact

SAXON MORTGAGE SERVICES INC. MODIFIED

MULTISTATE LOAN MODIFICATION AGREEMENT - Single-Family - Fannie Mae
Uniform Instrument Form 3161 6/06 - Providing For Extended Initial Interest
Rate Period Before Adjustable Interest Rate Period Begins At The First
Interest Change Date and a Stated Balloon Amount Feature; & Amended to
include Notary Acknowledgments and/or other recording information

Initials: _____
©2008 Desert Document Services, now a part of
Wollars Kluwer Financial Services
[REDACTED]

("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated June 26, 2006 and recorded in the COUNTY [Name of Records] Records of

MARICOPA COUNTY
[County and State, or other Jurisdiction]

and (2) the adjustable rate note (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

GOODYEAR, AZ 85338

[Property Address]

the real property described being set forth as follows:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF, AS EXHIBIT 'A'

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

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):

THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.

1. As of February 17, 2009, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 436,755.04, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.

The Unpaid Principal Balance does not include the following amount which is also payable under the Note and Security Instrument, \$ 32,601.27 (the "Stated Balloon Amount"), because this is the amount that Borrower owes to Lender in arrears. Lender hereby agrees to waive charging further interest on the Stated Balloon Amount to Borrower in exchange for Borrower's promise to pay the Stated Balloon Amount to Lender on July 1, 2036 (the "Maturity Date") in this Agreement.

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 5.000 % until 04/01/2014 (the "first interest Change Date").

SAXON MORTGAGE SERVICES INC. MODIFIED

MULTISTATE LOAN MODIFICATION AGREEMENT - Single-Family - Fannie Mae Uniform Instrument Form 3181 6/06 - Providing For Extended Initial Interest Rate Period Before Adjustable Interest Rate Period Begins At The First Interest Change Date and a Stated Balloon Amount Feature; & Amended to include Notary Acknowledgments and/or other recording information

Initials: _____
02/06/2009
www.saxonmortgage.com
www.saxonmortgage.com
REV. 07/08