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**LOAN MODIFICATION AGREEMENT**  
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 20 May 2010, between ("Borrower") [REDACTED] and Nationstar Mortgage LLC/DBA Champion Mortgage Company ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), Dated 2/07/07 and Recorded: See attachment A Mortgage Book: Document # See attachment A, in the County Clerks Office of San Diego County, in the State of California.

(Name of Records)

(County and State, or other jurisdiction)

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 [REDACTED], OCEANSIDE CA 92056 .

(Property Address)

the real property described being set forth as follows:

All that tract or parcel of land as shown on Schedule "A" attached hereto which is incorporated herein and made a part hereof.

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 the 1st day of July , 2010, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$347,633.60, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 2.0% from June 1st, 2010 to May 1st, 2015; then interest will be charged on the Unpaid Principal Balance at the yearly rate of 3.0% from June 1st, 2015 to May 1st, 2016; then interest will be charged on the Unpaid Principal Balance at the yearly rate of 4.0% from June 1st, 2016 to May 1st, 2017; then interest will be charged on the Unpaid Principal Balance at the yearly rate of 4.875% from June 1st, 2017 and continuing at that rate going forward. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,102.00, plus the escrow payment beginning on the 1st day of July , 2010; followed by payments of principal and interest of U.S. \$1,267.95, plus the escrow payment beginning on the 1st day of July , 2015; followed by payments of principal and interest of U.S. \$1,442.08, plus the escrow payment beginning on the 1st day of July , 2016; followed by payments of principal and interest of U.S. \$1,599.87, plus the escrow payment beginning on the 1st day of July , 2017; and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on October 1, 2047 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the 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: and