

Investor Loan # [REDACTED]

After Recording Return To:

Central FSB
425 Phillips Blvd.
Ewing, NJ 08618
Attn: Loss Mitigation

This document was prepared by K. Weber

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**HOME AFFORDABLE MODIFICATION AGREEMENT
(Step Two of Two-Step Documentation Process)**

Borrower:¹ [REDACTED] and [REDACTED]
Lender or Servicer ("Lender"): Central Loan Administration & Reporting
Date of first lien mortgage, deed of trust, or security deed ("Mortgage") and Note ("Note"): 04-06-06
Loan Number: [REDACTED]
Property Address and Legal Description if recordation is necessary ("Property"):
[REDACTED] Riverside CA 92501

If my representations in Section 1 continue to be true in all material respects, then this Home Affordable Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined have the meaning given to them in the Loan Documents.

I understand that after I sign and return two copies of this Agreement to the Lender, the Lender will send me a signed copy of this Agreement. This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

1. My Representations. I certify, represent to Lender and agree:

- A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
- B. I live in the Property as my principal residence, and the Property has not been condemned;
- C. There has been no change in the ownership of the Property since I signed the Loan Documents;
- D. I have provided documentation for all income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for the Home Affordable Modification program ("Program"));
- E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct;
- F. If Lender requires me to obtain credit counseling in connection with the Program, I will do so; and
- G. I have made or will make all payments required under a Trial Period Plan or Loan Workout Plan.

¹ If more than one Borrower or Mortgagor is executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

N. I agree that if any document related to the Loan Documents and/or this Agreement is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, I will comply with the Lender's request to execute, acknowledge, initial and deliver to the Lender any documentation the Lender deems necessary. If the original promissory note is replaced, the Lender hereby indemnifies me against any loss associated with a demand on the original note. All documents the Lender requests of me under this Section 4.N. shall be referred to as "Documents." I agree to deliver the Documents within ten (10) days after I receive the Lender's written request for such replacement.

In Witness Whereof, the Lender and I have executed this Agreement.

Central Loan Administration & Reporting
Lender

[Redacted Signature] (Seal)
Borrower
4/9/2011
Date

By: _____
Date

[Redacted Signature] (Seal)
Borrower
4/9/2011
Date



THE LAW OFFICES OF
MICHAEL GADDIS

(Space Below This Line For Acknowledgment)

{s. 1.20 Individual Acknowledgment}

State of CALIFORNIA)
County of ORANGE) ss:

I CERTIFY that on 4-9-2011 [Redacted Name] came
{date} {name or names}

before me in person and stated to my satisfaction that (he she or they):

- (a) Made the attached instrument; and,
- (b) Executed this instrument as {his or her or their} own act.

[Redacted Signature] (Signature)

[Redacted Name and Seal] {Name of Officer} {Stamp & Seal}

