

**Recording Requested By And
After Recording Return To:**

RUTH RUHL, P.C.

[Company Name]

Attn: Recording Department

[Name of Natural Person]

2305 Ridge Road, Suite 106

[Street Address]

Rockwall, Texas 75087

[City, State, Zip]

Prepared By:

RUTH RUHL, P.C.

2305 Ridge Road, Suite 106

Rockwall, TX 75087

THE LAW OFFICES OF
MICHAEL GADDIS

[Space Above This Line For Recording Data]

Loan No.:

MERS No.:

MERS Phone: 1-888-679-6377

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), effective this 19th day of October, 2010
between [redacted] a married woman as her sole and separate property

("Borrower")

and Deutsche Bank National Trust Company, as Trustee for the NovaStar Home Equity Loan Asset Backed
Certificates, Series 2006-6 by: Saxon Mortgage Services, Inc. as its attorney-in-fact

("Lender"),

("Beneficiary"),

and Mortgage Electronic Registration Systems, Inc.

amends and supplements (1) the Deed of Trust (the "Security Instrument") dated November 17th, 2006
granted or assigned to Mortgage Electronic Registration Systems, Inc. as mortgagee of record (solely as nominee for
Lender and Lender's successors and assigns), P.O. Box 2026, Flint, Michigan 48501-2026 and recorded on
N/A, in Book/Liber, Page, Instrument No.
Official Records of Orange County, California, and (2) the Note and any riders thereto
made by Borrower to Prominent Mortgage Corporation

("Original Lender")

in the amount of U.S. \$592,000.00, bearing the same date as, and secured by, the Security Instrument,
which covers the real and personal property described in said Security Instrument and defined therein as the
"Property," located at [redacted], Irvine, California 92604

Loan No. [REDACTED]

the real property described being set forth as follows:

[REDACTED], IN THE CITY OF IRVINE, COUNTY OF ORANGE, STATE OF CALIFORNIA, AS PER MAP RECORDED IN BOOK [REDACTED] PAGE [REDACTED] TO [REDACTED] INCLUSIVE OF MISCELLANEOUS MAPS IN THE OFFICE OF THE COUNTY RECORDER OF SAID ORANGE COUNTY.

PIN: 449-151-36

In consideration of the agreements herein, and other good and valuable consideration, Saxon, on behalf of and as duly authorized agent of Note Holder, and Borrower hereby agree to modify the terms of the Note and Security Instrument as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. Advances by Saxon Mortgage Services, Inc. ("Saxon"). As of February 1st, 2008, Borrower acknowledges that the existing principal balance payable under the Note and Security Instrument is/was \$ 537,197.04 which accrued interest at a yearly rate of 8.950%. After application of the accrued but unpaid interest due on the March 1st, 2008 through November 1st, 2010 payments, at the interest rate of 8.950%, \$174,483.11 will be added to the indebtedness resulting in a new principal balance of \$761,680.15 (the "Unpaid Principal Balance"). The Unpaid Principal Balance will accrue interest initially at the interest rate of 3.000%.

2. Interest Rate. 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 an annual interest rate, and Borrower will pay monthly payments of principal and interest in U.S. dollars (which does not include any required escrow amounts), in accordance with the following schedule:

	INTEREST RATE	INTEREST RATE CHANGE DATE	PAYMENT DUE DATE	MONTHLY PRINCIPAL & INTEREST PAYMENT
prior to recast	8.950%	02/01/2008	03/01/2008	\$4,742.08
	3.000%	11/01/2010	12/01/2010	\$3,511.39
	N/A	N/A	N/A	\$N/A
	N/A	N/A	N/A	\$N/A

THE MONTHLY PRINCIPAL AND INTEREST PAYMENT WILL REMAIN \$3,511.39 UNTIL THE LOAN IS PAID IN FULL.

3. Maturity Date. The Borrower promises to make monthly payments of principal and interest under the terms herein until Principal and Interest are paid in full. If on December 1st, 2036 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay those amounts in full on the Maturity Date. The Borrower will make such payments at Saxon Mortgage Services, Inc., 4708 Mercantile Drive North, Fort Worth, Texas 76137 or at such other place as the Lender may require.

Loan No.: [REDACTED]

4. **Covenants and Agreements of Borrower.** Except as otherwise modified herein, the Borrower will comply with all other covenants, agreements, and requirements of the Note and 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. As further inducement to Saxon to enter into this Agreement, Borrower represents and warrants, that since the date of the Note: (a) Borrower has incurred no material adverse change in financial position; (b) Borrower has experienced no changes in employment (other than as have fully disclosed to Saxon) and no changes to the occupancy status of the Property have occurred; and (c) there have been no changes in ownership to the Property; nor have any disputes arisen as to ownership of the Property, or the survey boundaries thereof. Borrower covenants to execute promptly any and all additional and corrected documents as may reasonably be required to carry out the intent of this Agreement.
5. **No Release or Satisfaction.** Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement. All capitalized terms not otherwise defined herein shall have their respective meanings as set forth in the Note and Security Instrument.



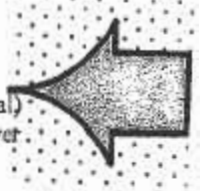
THE LAW OFFICES OF
MICHAEL GADDIS

Loan No.: 2000406162

Date

-Borrower

(Seal)



Date

-Borrower

(Seal)

Date

-Borrower

(Seal)

Date

-Borrower

(Seal)



BORROWER ACKNOWLEDGMENT

State of California
County of Orange

MICHAEL GADDIS

On _____, before me,
[name and title of officer] personally appeared Nighat Ara Raja
who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the
within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized
capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of
which the person(s) acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is
true and correct.

WITNESS my hand and official seal.

Signature _____ (Seal)

Printed/Typed Name: _____

My Commission Expires: _____



Please do NOT sign outside of the black border

DATE