

Date of this Agreement: June 19, 2009  
 Note known as Loan Number: [REDACTED]  
 Property Address: [REDACTED]  
 SAN DIEGO, CA 92114  
 Existing Principal Balance: \$ 302,207.21  
 Return Date for this Agreement: June 29, 2009

**MODIFICATION AGREEMENT**

This Modification Agreement ("Agreement") is made as of the date above between the undersigned ("Borrower"), as obligor(s) on the Loan described above or as title holder(s) to the Property, as the context may require, and Wachovia Mortgage, FSB ("Lender"). Borrower agrees that, except as expressly modified in this Agreement, the Note and the Security Instrument remain in full force and effect and are valid, binding obligations upon Borrower, except as discharged in Bankruptcy, and are properly secured by the Property.

Unless this Agreement is executed without alteration and returned by the Return Date above this Agreement will be of no force or effect and the Loan will remain subject to all existing terms and conditions provided in the Note and Security Instrument. This Agreement will only be deemed received when actually received by Lender at: Wachovia Mortgage, Loan Modifications, TX1351, PO Box 659558, San Antonio, Texas, 78265-9558.

1. If outstanding and owed as of the Date of this Agreement, Lender agrees to:  
 a. Waive all outstanding Late Charge and Return Check Fees on the Loan; and  
 b. Add amounts owed for "Escrow Amounts Advanced," "Foreclosure Fees," "Attorney's Fees," and "Property Inspection Fees" to the Loan balance.

2. Lender and Borrower further agree to modify the Loan as follows:  
 a. Forgive accrued, outstanding, and not capitalized interest through  
 b. The balance owed on the Loan will be  
 c. The maturity date of the Loan is  
 d. The Interest Only payment(s) on the Loan will be as follows:

July 14, 2009  
 \$ 241,765.77  
 July 15, 2049

Payment Due Date	Payment (Interest Only)	Interest Rate	Interest Rate Eff. Date
08/15/2009	\$ 1,027.51	5.100%	07/15/2009
08/15/2011	\$ 1,052.69	5.225%	07/15/2011
08/15/2012	\$ 1,077.88	5.350%	07/15/2012
08/15/2013	\$ 1,103.06	5.475%	07/15/2013
08/15/2014	\$ 1,128.24	5.600%	07/15/2014
08/15/2015	\$ 1,153.43	5.725%	07/15/2015
e. <u>Principal and Interest</u> Payment for the remaining term of the Loan:			
08/15/2016	\$ 1,484.35	6.500%	07/15/2016

