

After Recording Return To:
NATIONSTAR MORTGAGE LLC
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067

This Document Prepared By:
NATIONSTAR MORTGAGE LLC
350 HIGHLAND DRIVE
LEWISVILLE, TX 75067

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Original Loan Amount: \$420,000.00

Loan No: [REDACTED]
Investor Loan No: [REDACTED]
MIN Number: [REDACTED]

LOAN MODIFICATION AGREEMENT (Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 24th day of October, 2013, between [REDACTED] ("Borrower") and NATIONSTAR MORTGAGE LLC, whose address is 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067 ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS"), having an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, ("Beneficiary"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated 11/4/2005 and recorded in Book N/A Liber(Page) 2677, as Instrument Number [REDACTED] of the Official Records of SAN DIEGO County, CA and (2) the Note, bearing the same date as, and secured by, the Security Instrument (the Note), which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at [REDACTED], VISTA, CA 92084 the real property described being set forth as follows:

LOT 1 IN BLOCK 10 OF THE TOWNSITE OF VISTA, IN THE CITY OF VISTA, COUNTY OF SAN DIEGO, STATE OF CALIFORNIA, ACCORDING TO MAP THEREOF NO. 1468, FILED IN THE OFFICE OF THE COUNTY RECORDER OF SAN DIEGO COUNTY, AUGUST 9, 1912.

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 10/1/2013, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is \$600,975.81, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
2. The Maturity Date will be: 12/1/2045.
3. Lender agrees that \$0 of the Unpaid Principal Balance shall be deferred (the "Deferred Principal Balance") and will be treated as non-interest bearing principal forbearance. Borrower will not be

MODIFICATION AGREEMENT -- Single Family/DOJ with Forgiveness

required to pay interest or make monthly payments on the Deferred Principal Balance. Lender further agrees that **\$190,975.81** of the Unpaid Principal Balance is eligible for forgiveness. The Unpaid Principal Balance of Borrower's Note shall be reduced by **\$190,975.81**. The Unpaid Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is **\$410,000.00**. Borrower acknowledges that Lender may be required to report the amount of principal forgiveness to the IRS and that any tax liability arising out of that forgiveness shall be Borrower's responsibility. Borrower has been advised by Lender to consult a tax advisor to determine how this forgiveness impacts Borrower's situation.

- Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest at the rate of **3.625%** will begin to accrue on the Interest Bearing Principal Balance as of **10/1/2013** and the first new monthly payment on the Interest Bearing Principal balance will be due on **11/1/2013**. Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement. Borrower will pay these amounts in full on the Maturity Date. The payment schedule for the modified loan is as follows:

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins On	Number of Monthly Payments
1-5	3.625%	10/1/2013	\$1,803.06	\$ 663.62, may adjust periodically	\$2,466.68, may adjust periodically	11/1/2013	60
6-maturity	3.875%	10/1/2018	\$1,854.62	may adjust periodically	may adjust periodically	11/1/2018	325

- If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

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

- Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the