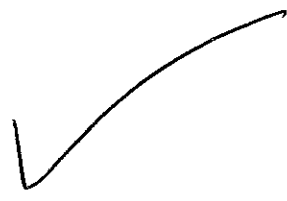


Servicer Loan # [REDACTED]



After Recording Return To:
CitiMortgage, Inc.
1000 Technology Drive, MS 420R
O'Fallon, MO 63368
Doc Prep/Booking & Closing

This document was prepared by [REDACTED]

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LOAN MODIFICATION AGREEMENT
(Providing for Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 13th day of November, 2013, between [REDACTED] AN UNMARRIED WOMAN ("Borrower") and CitiMortgage, Inc. ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated 01/22/08 and recorded in Book or Liber na, at page(s) na, or Document # [REDACTED] of the SAN DIEGO, Records of SAN DIEGO, California 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 92057, the real property described being set forth as follows:

See Legal Below

MICHAEL GADDIS

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. **New Principal Balance.** As of 11/01/13, the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. \$373,966.66 consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized
2. **Modified Terms.** \$0.00 of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and Borrower will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is \$373,966.66. Interest will be charged on the Interest Bearing Principal Balance at the yearly rate of 4.00000%, from 11/01/13. Borrower promises to make monthly payments of principal and interest of U.S. \$1,562.95,, beginning on the 1st day of December, 2013, and continuing thereafter on the same day of each succeeding month until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The yearly rate of 4.00000% will remain in effect until the Interest Bearing Principal Balance and all accrued interest thereon have been paid in full. The new Maturity Date will be 11/01/53.

*The escrow payments may be adjusted periodically in accordance with applicable law and therefore borrower's total monthly payment may change accordingly.

3. **Deferred Principal Balance.** If any portion of the New Principal Balance was deferred, Borrower agrees to pay in full the Deferred Principal Balance and any other amounts still owed under the Note and Security Instrument by the earliest of: (i) the date Borrower sells or transfers an interest in the Property, (ii) the date