

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
Tatiana Vakidis

Parcel ID Number:

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Original Loan Amount: \$440,000.00
Origination Company: NATIONSTAR MORTGAGE LLC
NMLSR ID: 2119

Loan No. [REDACTED]
Investor Loan No. [REDACTED]

THE LAW OFFICES OF
HOME AFFORDABLE MODIFICATION AGREEMENT
MICHAEL GADDIS

Borrower ("I"): [REDACTED] and [REDACTED] Dated this ___ day of _____,

_____. 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.

Lender or Servicer ("Lender"): NATIONSTAR MORTGAGE LLC, whose address is [REDACTED]
DRIVE, LEWISVILLE, TX 75067

Date of first lien mortgage, deed of trust, or security deed ("Mortgage") and Note ("Note"):

Loan Number: [REDACTED]
Property Address ("Property"): [REDACTED]
LAKESIDE, CA 92040

Legal Description:

Prior instrument reference: Book/Liber N/A, of the Official Records of County, CA.

If my representations and covenants in Section 1 continue to be true in all material respects, then this



(as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.

3. **The Modification.** If my representations and covenants in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on **February 1, 2014** (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. I understand that if I have failed to make any payments as a precondition to this modification under a trial period plan, this modification will not take effect. The first modified payment will be due on **March 1, 2014**.

A. The Maturity Date will be: **June 1, 2038**.

B. The modified principal balance of my Note will include all amounts and arrearages that will be past due as of the Modification Effective Date (including unpaid and deferred interest, fees, escrow advances and other costs, but excluding unpaid late charges, collectively, "Unpaid Amounts") less any amounts paid to the Lender but not previously credited to my Loan. The new principal balance of my Note will be **\$460,368.43** (the "New Principal Balance"). I understand that by agreeing to add the Unpaid Amounts to the outstanding principal balance, the added Unpaid Amounts accrue interest based on the interest rate in effect under this Agreement. I also understand that this means interest will now accrue on the unpaid interest that is added to the outstanding principal balance, which would not happen without this Agreement.

C. Interest at the rate of **2.000%** will begin to accrue on the New Principal Balance as of **February 1, 2014** and the first new monthly payment on the New Principal Balance will be due on **March 1, 2014**. My payment schedule for the modified Loan is as follows:

Years	Interest Rate	Interest Rate Change Date	Monthly Prin & Int Payment Amount	Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
1-5	2.000%	February 01, 2014	\$1,992.53	\$611.63 May adjust periodically	\$2,604.16 May adjust periodically	March 01, 2014	60
6	3.000%	February 01, 2019	\$2,178.32	May adjust periodically	May adjust periodically	March 01, 2019	12
7	4.000%	February 01, 2020	\$2,364.76	May adjust periodically	May adjust periodically	March 01, 2020	12
8-25	4.500%	February 01, 2021	\$2,456.70	May adjust periodically	May adjust periodically	March 01, 2021	208

*The escrow payments may be adjusted periodically in accordance with applicable law and

