

CHASE HOME FINANCE, LLC

OLD RATE: 10.8%
OLD PAYMENT \$3,339.28

NEW RATE: 4.0%
NEW MONTHLY PAYMENT \$1,568.33

MONTHLY SAVINGS \$1,770.95

(Space above for Recording Data)

Loan Number [REDACTED]
Inv. #

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement") is made as of FEBRUARY 1, 2009, by and between [REDACTED],

CHASE HOME FINANCE, LLC

("Borrower") and

[REDACTED] ("Lender") as holder, or as the authorized Servicer for the current holder, of a Loan (the "Loan") evidenced by that certain Promissory Note, including any riders attached thereto, (the "Note") dated SEPTEMBER 27, 2007, in the original principal amount of \$ 366,000.00, and secured by a lien (the "Mortgage"), on that certain property commonly known as [REDACTED] (the "Property").

Whereas, at Borrower's request, Lender has agreed to modify the terms of the Note.

Now, therefore, in consideration of the premises and the parties' mutual agreement herein, the parties agree:

1. **Modifications.** The Note will be modified as set forth below upon timely execution of this Agreement by the Borrower, delivery of this Agreement to Lender and satisfaction of all other conditions communicated by Lender to Borrower in writing.

Effective FEBRUARY 1, 2009, the unpaid principal balance of the Loan will be increased from \$ 365,378.52 to \$ 370,379.88.

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Effective FEBRUARY 1, 2009 , the monthly principal and interest payment will be
\$ 1,568.33 for the period from 02/01/2009 to 01/01/2014 . Then it will adjust to
\$ 1,781.82 for the period from 02/01/2014 to 01/01/2015 . Then it will adjust to
\$ 2,000.19 for the period from 02/01/2015 to 01/01/2016 . Then it will adjust to
\$ 2,221.05 for the period from 02/01/2016 to 01/01/2017 . Then it will adjust to
\$ 2,239.12 beginning 02/01/2017 through the maturity date of the loan. The principal
and interest payment does not include any amount for the payment of taxes and/or insurance.

Effective FEBRUARY 1, 2009 , the interest rate will be 4.000000 % for the period from
01/01/2009 to 01/01/2014 . Then it will adjust to 5.000000 % for the period from
01/01/2014 to 01/01/2015 . Then it will adjust to 6.000000 % for the period from
01/01/2015 to 01/01/2016 . Then it will adjust to 7.000000 % for the period from
01/01/2016 to 01/01/2017 . Then it will adjust to 7.125000 % from 01/01/2017 to
the maturity of the loan.

2. Release and Waiver of Claims. In consideration of Lender's agreement to enter into this Agreement, Borrower releases Lender (and the holder of the Note if other than Lender) from any and all claims, demands and causes of action of any nature, whether known or unknown, arising out of, connected with or incidental to the Loan.

3. Conditions. The modification(s) of Section 1 are subject to the following representations of the Borrower:

Borrower agrees to execute such other documents or papers as may be necessary to effectuate the terms and conditions of this Agreement.

Borrower represents and warrants that other than the Mortgage, the Property is not subject to any liens or encumbrances except for liens previously disclosed to Lender.

Borrower represents that it is the owner of the Property and that it has not sold or otherwise transferred an interest in the Property to any other person or entity.

4. Other Provisions Unmodified. Except as expressly modified by the terms of this Agreement, the rights and obligations of parties under the Note and Mortgage shall remain unmodified and in full force and effect.

If, since the inception of the Loan and prior to the date of the Agreement, Borrower received a discharge in bankruptcy without reaffirming the underlying debt, Lender is not attempting to re-establish any personal liability for the loan.

[Signatures continue on following pages]

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