



After Recording Return To:
RUTH RUHL, P.C.
Attn: Recording Department
2305 Ridge Road, Suite 106
Rockwall, Texas 75087

This Document Prepared By:
Ruth Ruhl, Esquire
2305 Ridge Road, Suite 106
Rockwall, TX 75087

Loan No. [Redacted] Above This Line For Recording Data
MERS N [Redacted] MERS Phone: 1-888-679-6377

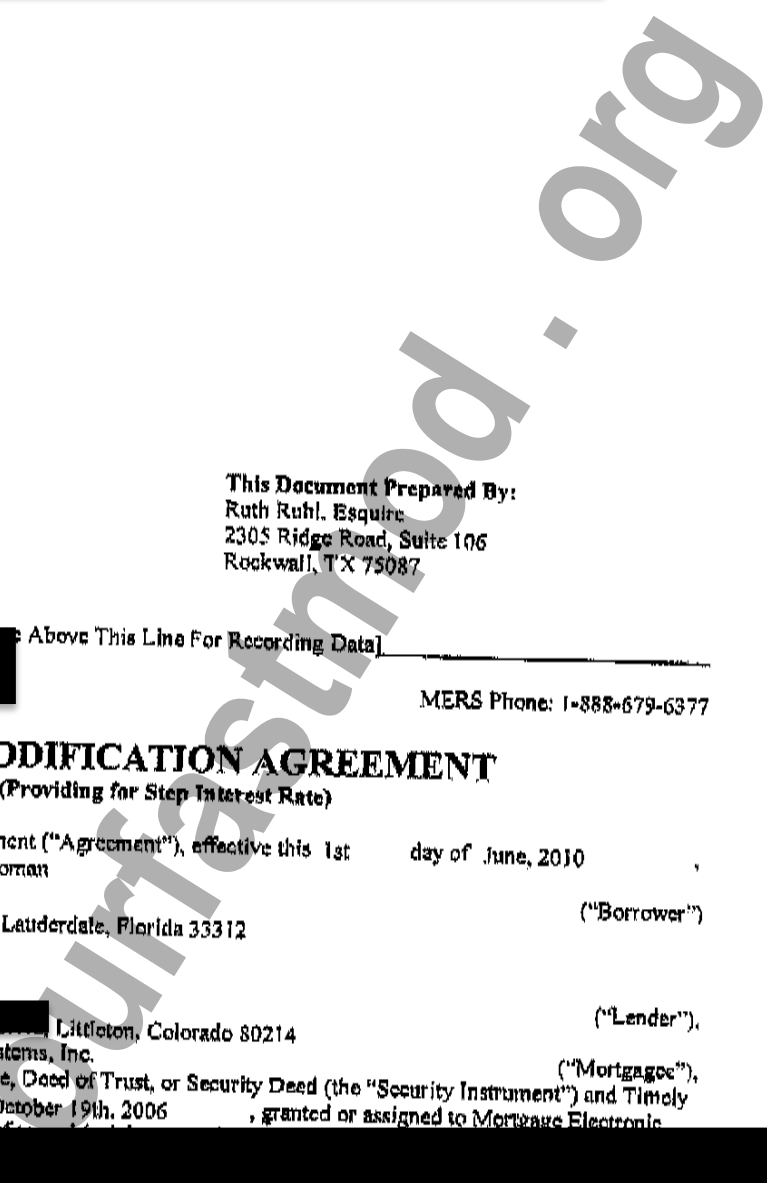
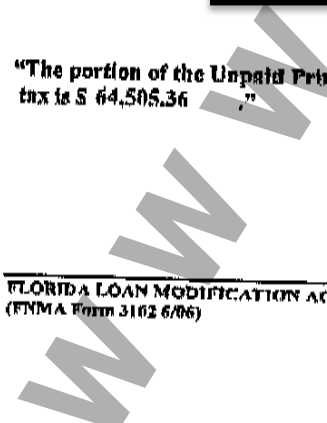
LOAN MODIFICATION AGREEMENT (Providing for Step Interest Rate)

This Loan Modification Agreement ("Agreement"), effective this 1st day of June, 2010, between [Redacted] a single woman, whose address is [Redacted] Fort Lauderdale, Florida 33312 and Aurora Loan Services LLC ("Borrower")

whose address is [Redacted] Littleton, Colorado 80214 and Mortgage Electronic Registration Systems, Inc. ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Timely Payment Rewards Rider, if any, dated October 19th, 2006, granted or assigned to Mortgage Electronic Registration Systems, Inc. as mortgagee of [Redacted]

[Redacted] and (2) the Note, bearing the same date as, and secured by, the Security Instrument, which covers the real estate property described in said Security Instrument and defined therein as the [Redacted] Fort Lauderdale, Florida 33312

"The portion of the Unpaid Principal Balance which is subject to documentary stamp and intangible tax is \$ 64,505.36."





the real property described being set forth as follows:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF.

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 June 1st, 2010, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$289,505.36, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.

2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance for the first five years at the yearly rate of 2.000% from June 1st, 2010, and Borrower promises to pay monthly payments of principal and interest in the amount of U.S. \$876.70, beginning on the 1st day of July, 2010. During the sixth year, interest will be charged at the yearly rate of 3.000% from June 1st, 2015, and Borrower shall pay monthly payments of principal and interest in the amount of U.S. \$1,018.32, beginning on the 1st day of July, 2015. During the seventh year, interest will be charged at the yearly rate of 4.000% from June 1st, 2016, and Borrower shall pay monthly payments of principal and interest in the amount of U.S. \$1,168.22, beginning on the 1st day of July, 2016. During the eighth year and continuing thereafter until the Maturity Date (as hereinafter defined), interest will be charged at the yearly rate of 5.000% from June 1st, 2017, and Borrower shall pay monthly payments of principal and interest in the amount of U.S. \$1,324.58, beginning on the 1st day of July, 2017 and shall continue the monthly payments thereafter on the same day of each succeeding month until principal and interest are paid in full. If on June 1st, 2050, (the "Maturity Date"), Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

WWW

estmod.org

Loan No. [REDACTED]

3. 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.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the 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 following terms and provisions are forever canceled, null and void, as of the specified date in paragraph No. 1 above:

(a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1. of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and

(b) all terms and provisions of any adjustable rate rider, or Timely Payment Rewards Rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.

5. Borrower understands and agrees that:

(a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.

(b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.

(c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.

(d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.

04/27/2010



Loan No.:



(c) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

Date _____ (Seal)
-Borrower

Date _____ (Seal)
-Borrower

Date _____ (Seal)
-Borrower

Date _____ (Seal)
-Borrower

BORROWER ACKNOWLEDGMENT

State of Florida §
County of Broward §

The foregoing instrument was acknowledged before me this _____, [date],
by _____,

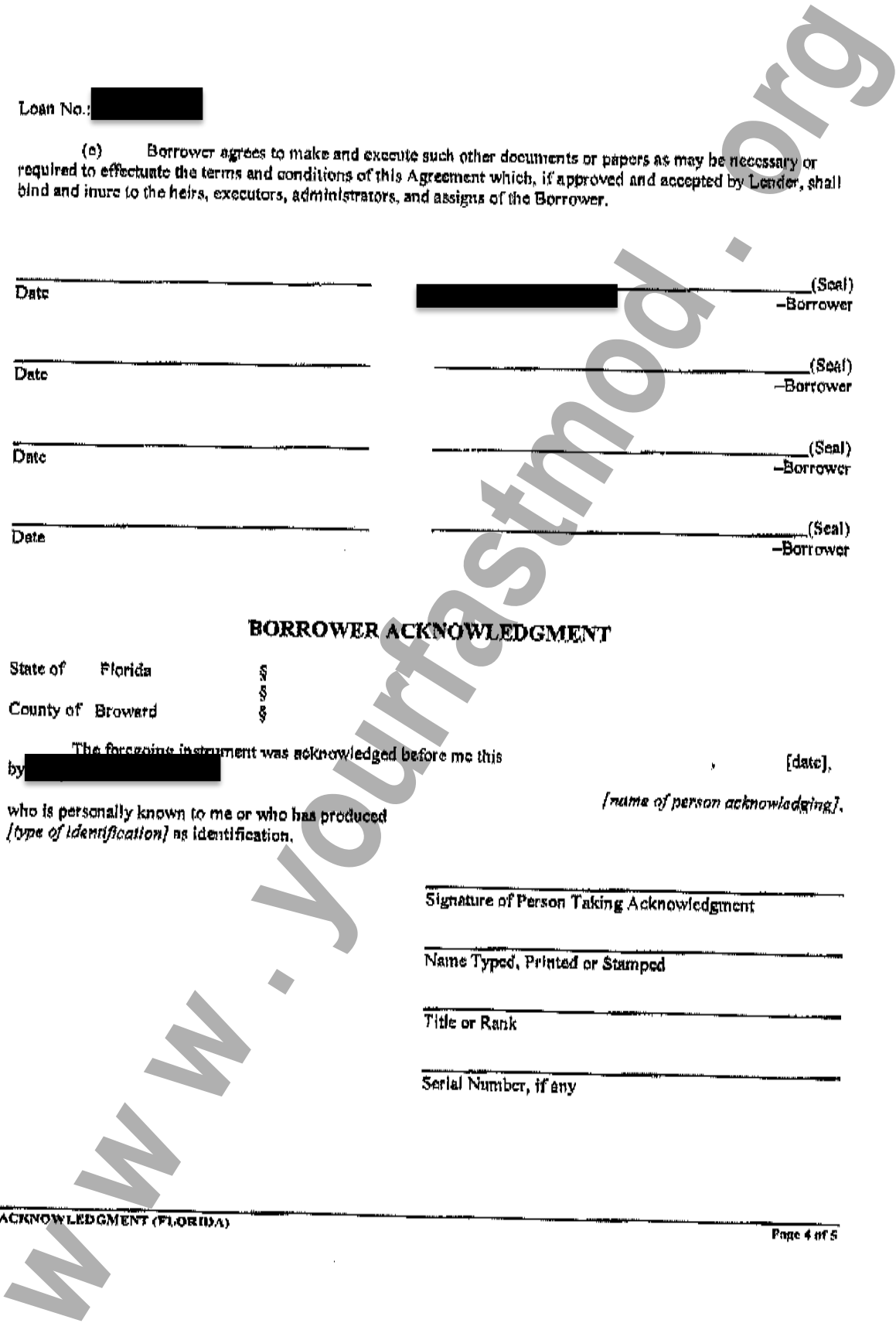
who is personally known to me or who has produced [name of person acknowledging],
[type of identification] as identification.

Signature of Person Taking Acknowledgment

Name Typed, Printed or Stamped

Title or Rank

Serial Number, if any





-Date

-Date

Aurora Loan Services LLC
-Lender

Mortgage Electronic Registration Systems, Inc.
-Mortgagee

By: Pamela J. Pedersen

By: Jan Walsh

Its: Vice President

Its: Assistant Secretary

(Corporate Seal)

(Corporate Seal)

LENDER/MORTGAGEE ACKNOWLEDGMENT

State of Nebraska §
County of Scotts Bluff §

The foregoing instrument was acknowledged before me this _____ [date],
by Pamela J. Pedersen, Vice President
[name of officer or agent, title of officer or agent] of Aurora Loan Services LLC

by Jan Walsh, Assistant Secretary of Mortgage Electronic Registration Systems, Inc.,
Mortgagee. They are personally known to me or has produced
[type of identification] as identification,
on behalf of said entity, and

(Seal)

Notary Public, State of _____

My Commission Expires:

