

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is entered into and effective August 18, 2008, between JUSTIN [REDACTED] ("Borrower", whether one or more), and EMC Mortgage Corporation ("EMC"), as servicer for Citibank N.A. as Trustee for certificateholders of Structured Asset Mortgage Investments II Trust 2007-AR6 Mortgage Pass Through Certificates Series 2007-AR6 ("Lender") current holder of the Note and Mortgage/Deed of Trust/Security Instrument or Retail Installment Contract (collectively referred to as the "Loan Agreement") dated May 10, 2007, in the amount of \$ 589,000.00, covering property located at: [REDACTED] LOS ANGELES, CALIFORNIA 90028 ("Property").

In consideration of the mutual promises and agreements exchanged, Borrower and Lender agree to amend and supplement the Loan Agreement as follows:

1. **UNPAID PRINCIPAL BALANCE.** As of August 18, 2008, the unpaid principal balance under the Loan Agreement is \$ 620,599.12 ("Unpaid Principal Balance").

2. **PROMISE TO PAY.** Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Borrower shall send the monthly payments described herein to EMC Mortgage Corporation, Post Office Box 660753, Dallas, TX 75266-0753, or at such other place as Lender or EMC may designate in writing.

3. **TERM.** The Note maturity date is August 1, 2047 ("Maturity Date"). If the Maturity Date is extended or reduced the Loan Agreement is likewise extended or reduced. If on August 1, 2047, Borrower still owes amounts under the Loan Agreement or this Modification, Borrower will pay these amounts in full on the Maturity Date.

4. **INTEREST RATE AND PAYMENT AMOUNT.** Interest will be charged on the Unpaid Principal Balance at the annual rate of 4.200% from July 1, 2008. Borrower promises to pay monthly payments of interest only in the amount of \$ 2,172.10 (this figure does not include escrow), beginning August 1, 2008, and on the same day of each month until the next scheduled payment change date when the amount of Borrower's monthly payment may change as indicated below.

The interest rate the Borrower will pay may change on June 1, 2012, (the Interest Change Date), and on that date every 12 months thereafter until the entire amount due and payable under the terms of the Loan Agreement and this Modification are paid in full.

The amount of Borrower's monthly payment will change on July 1, 2012, (the Payment Change Date), and on that date every 12 months thereafter. All other terms and provisions in the Loan Agreement providing for or relating to any change or adjustment in the rate of interest payable under the Loan Agreement remain in full force and effect unless stated otherwise below.

4.1 **EXTENDED FIXED RATE PERIOD.** Borrower acknowledges that the above Interest Change Date may represent an extended fixed rate period. Once the extended period expires, the interest rate and payment will return to the terms set forth in paragraph 4 above. The Lender will notify the Borrower of the payment amount prior to the date that the monthly payment will change.

4.2 **TEMPORARY INTEREST ONLY PERIOD.** Borrower and Lender agree to a temporary interest only payment period for 47 months. Borrower promises to pay monthly payments of interest only in an amount sufficient to pay interest as it accrues beginning August 1, 2008, and on the same day of each month for the following 47 months. Once the INTEREST ONLY PERIOD expires, the interest rate and payment amount will return to the terms set forth in the Loan Agreement. The Lender will notify the Borrower of the payment amount prior to the date that the monthly payment will change.

4.3 **ADDITIONAL OPTIONS CANCELLED.** All terms and provisions of the Loan Agreement providing for or relating to payment options including but not limited to the following additions to unpaid principal balance; limited payments; limits on the unpaid principal balance; optional payment amounts; minimum payment amounts; interest only payments and 15 year amortized payments are cancelled.

5. **ESCROW, TAXES, AND INSURANCE.** Borrower will comply with all other covenants, agreements, terms, conditions, and requirements of the Loan Agreement, including, without limitation, the Borrower's covenants and agreements to make all payments of property taxes, insurance premiums, assessments, escrow items, impounds and all other payments that Borrower is obligated to pay under the terms of the Loan Agreement. In the event Borrower is not obligated under the terms of the Loan Agreement to make payments of property taxes, insurance premiums and/or escrow items, if applicable and in consideration for this Modification, Lender may require the Borrower to make additional monthly payments that include property taxes, insurance premiums and/or escrow items.

6. **INTEREST ACCRUAL.** If applicable, all terms and provisions of any reference to interest accrual methods commonly referred to as "daily simple interest" or "28 day interest" whether specified in the Loan Agreement or elsewhere, are cancelled. Borrower agrees that the interest accrual method is changed to the actuarial method of interest accrual.

7. **ALL OTHER TERMS REMAIN UNCHANGED.** Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Loan Agreement. Except as expressly provided in this Modification, the Loan Agreement will remain unchanged and Borrower and Lender will be bound by, and comply with, all of the terms and provisions of the Loan Agreement, as amended by this Modification.

8. MANUFACTURED HOMES. For manufactured housing properties, Borrower agrees that the manufactured home has been affixed to the Property and will remain affixed throughout the term of the Loan Agreement and this Modification. If your Loan Agreement does not include real property, the above statement does not apply.

9. LOAN CHARGES. Borrower understands that Lender may have charged fees to the Borrower for services performed in connection with Borrower's default, if applicable, protecting Lender's interest in the Property and/or rights under the Loan Agreement, including, but not limited to, attorneys' fees, property inspections and valuation fees. Borrower understands and agrees that all or a portion of these fees may not be included in this Modification and remain due and owing by the Borrower.

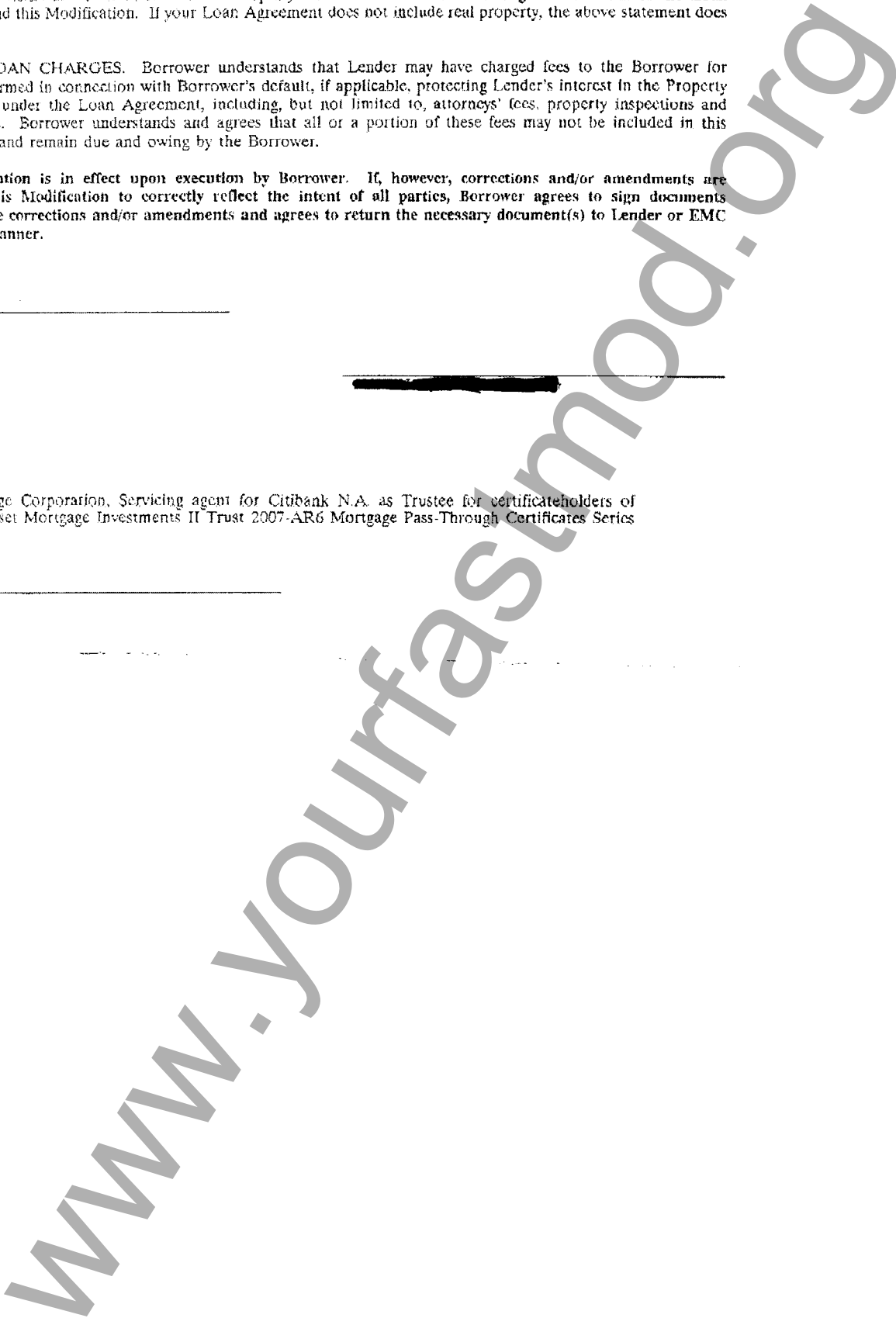
This Modification is in effect upon execution by Borrower. If, however, corrections and/or amendments are needed for this Modification to correctly reflect the intent of all parties, Borrower agrees to sign documents evidencing the corrections and/or amendments and agrees to return the necessary document(s) to Lender or EMC in a timely manner.

Date: _____

EMC Mortgage Corporation, Servicing agent for Citibank N.A. as Trustee for certificateholders of Structured Asset Mortgage Investments II Trust 2007-AR6 Mortgage Pass-Through Certificates Series 2007-AR6

By: _____

Its: _____



Borrower: [REDACTED]

COMPLIANCE AGREEMENT

In consideration of Citibank N.A. as Trustee for certificateholders of Structured Asset ("Lender") extending funds (the "Loan"), in connection with the closing of the property located at

LOS ANGELES, CALIFORNIA 90028

(the "Closing"),

the undersigned ("Borrower") agrees, upon request of Lender, its successors or assigns ("Note Holder"), or upon request of any person acting on behalf of Note Holder, to fully cooperate with Note Holder or such person to correct any inaccurate term or provision of, mistake in, or omission from any document associated with the Closing. Borrower further agrees to execute such documents or take such action as Note Holder or such person acting on behalf of Note Holder reasonably may deem necessary (including without limitation the correction of any such inaccuracy, mistake, or omission) as will enable Note Holder to sell, convey, seek guaranty of, or market the Loan to any entity, including without limitation an investor, the Federal National Mortgage Association, the Government National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Department of Housing and Urban Development, the Department of Veterans Affairs, or any bonding authority.

Borrower further agrees to comply with any such request within a reasonable period of time as specified by Note Holder or by such person acting on behalf of Note Holder. Failure to comply shall constitute default under the Note and Security Instrument that evidence the Loan, and Note Holder may pursue its available remedies.

BY SIGNING BELOW BORROWER ACKNOWLEDGES THAT BORROWER FULLY UNDERSTANDS THIS COMPLIANCE AGREEMENT OR OTHERWISE HAS SOUGHT THE ADVICE OF COUNSEL.

Date: _____

[REDACTED]

