



Wells Fargo Home Mortgage
MAC X9999-01N
1000 Blue Gentian Rd
Ste 300
Eagan, MN 55121

LOAN MODIFICATION AGREEMENT
LOAN NUMBER: [REDACTED]
PROPERTY ADDRESS [REDACTED]

THIS LOAN MODIFICATION AGREEMENT ("Agreement"), made on August 05, 2011, by and between [REDACTED] and [REDACTED] and (the "Borrower(s)") and Wells Fargo Bank, N.a. (the "Lender", together with the Borrower(s), the "Parties").

WITNESSETH

WHEREAS, Borrower has requested and Lender has agreed, subject to the following terms and conditions, to a loan modification as follows: NOW THEREFORE, in consideration of the covenants hereinafter set forth and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by the Parties, it is agreed as follows (notwithstanding anything to the contrary in the Note and Security Instrument dated 07/24/2008.)

1. BALANCE. As of August 05, 2011, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 178,871.93.
2. EXTENSION. This Agreement hereby modifies the following terms of the Note and Security Instrument described herein above as follows:
 - A. The current contractual due date has been extended from 07-01-10 to 10/01/2011. The first modified contractual due date is on 10/01/2011.
 - B. The maturity date has been extended from 08-38 (month/year) to 09/01/2041.
 - C. The amount of interest to be included (capitalized) will be U.S. \$ 14,812.80.
The amount of the Escrow Advance to be capitalized will be U.S. \$4,426.09.
The amount of Recoverable Expenses* to be capitalized will be U.S. \$2,498.08.
The modified Unpaid Principal Balance is U.S. \$ 200,608.90.
* Recoverable Expenses may include, but are not limited to: Title, Attorney fees/costs, BPO/Appraisal, and/or Property Preservation/Property Inspections

D. The Borrower(s) promises to pay the Unpaid Principal Balance plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance of U.S. \$ 200,608.90. The Borrower(s) promises to make monthly payments of principal and interest of U.S. \$ 1,046.47, at a yearly rate of 4.750%, not including any escrow deposit, if applicable. If on the maturity date the Borrower(s) still owes an amount under the Note and Security Instrument, as amended by this Agreement, Borrower(s) will pay this amount in full on the maturity date.

LM521/OMT/1