

3. **The Modification.** If all of my representations in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 above have been met, the Loan Documents will automatically become modified on April 1, 2012 (the "Modification Effective Date"). I understand that if I have failed to make any payments as a precondition to this modification under a trial period plan or loan workout plan, this modification will not take effect. The Maturity Date will be: 1st day of November 2036.

- A. 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, charges, escrow advances, and other costs, but excluding unpaid late charges, collectively, ("Unpaid Amounts") less any amounts paid to Lender but not previously credited to my Loan). The new principal balance of my Note will be \$197,289.20 (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 that interest will now accrue on the unpaid interest that is added to the outstanding principal balance, which would not happen without this Agreement.
- B. Interest at the rate of 2.525% will begin to accrue on the New Principal Balance as of 1st day of March 2012 and the first new monthly payment on the New Principal Balance will be due on 1st day of April 2012. My payment schedule for the modified Loan is as follows:

Interest at the rate of 2.525% will begin to accrue on the Interest Bearing Principal Balance as of 1st day of March 2012 at the yearly rate of (See Below Schedule), and the first new monthly payment on the Interest Bearing Principal Balance will be due on 1st day of April 2012. My payment schedule for the modified loan is as follows:

Years	Interest Rate	Interest Rate Change Date	Type of Payment	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins on	Number of Monthly Payments
1-3	2.525%	3/1/2012	Principal and Interest	\$653.34	\$217.92 may adjust periodically	\$871.26	4/1/2012	36
4	3.525%	3/1/2015	Principal and Interest	\$760.05	\$217.92 may adjust periodically	\$977.97	4/1/2015	12
5	4.500%	3/1/2016	Principal and Interest	\$869.63	\$217.92 may adjust periodically	\$1,087.55	4/1/2016	248

\* If escrow payments are collected by Lender, Lender may adjust such payments periodically in accordance with applicable law. Therefore, my total monthly payment may change accordingly.

The terms in this Section 3.B. supersede any provisions to the contrary in the Loan Documents, and previous loan modifications including (but not limited to) provisions for an adjustable or interest-only rate.