

NOTE AND SECURITY INSTRUMENT MODIFICATION JOB AID

1 [Space Above This Line For Recording Data] _____

LOAN MODIFICATION AGREEMENT

All highlighted fields must appear exactly as shown on collateral documents

This Loan Modification Agreement ("Agreement"), made this _____ day of _____, 20____, between _____ ("Borrower") and _____ ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS") [{"Mortgagee"}] [{"Beneficiary"}], amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated _____ and (2) the Note in the original principal amount of \$ _____, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at

7 (Property Address)

the real property described being set forth as follows:

<insert or attach Legal Description> _____
8

"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. MERS is the [Mortgagee] [Beneficiary] of record under the Security Instrument and this Agreement. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

NOW, THEREFORE, in consideration of the covenants and conditions hereinafter set forth, the parties hereto, intending to be legally bound, hereby agree as follows:

9 <Insert correction>

All covenants, agreements, provisions, terms, stipulations, and conditions in the Note and Deed of Trust/Mortgage shall be and remain in full force and effect, except as herein modified, and none of the Borrowers obligations or liabilities under the Note and Deed of Trust/Mortgage shall be diminished or released by any provisions hereof; nor shall this Agreement in any way impair, diminish, or affect any of the Lenders rights or remedies under the Note or Deed of Trust/Mortgage, whether such rights or remedies arise thereunder or by operation of law.

IN WITNESS WHEREOF, and intending to be legally bound hereby, this instrument has been executed as of the day and year first above written.

10 (Seal)
-Lender

12 (Seal)
-Borrower

By: <Typed Name and Title> _____
11 (Seal)
-Borrower

13
Mortgage Electronic Registration Systems, Inc.
Nominee for Lender
<Typed Name>

14 [Space Below This Line For Acknowledgments] _____

| Step | Document Field | Comparison Source Document | Comments |
|------|--|----------------------------|---|
| 1 | Recording Information | N/A | Loan Modification is required to be sent for recording |
| 2 | Modification Date | N/A | Date the Loan Modification is prepared |
| 3 | Borrower Names | Collateral Documents | Borrower Names must appear exactly as shown on collateral documents |
| 4 | Lender Name | Collateral Documents | Lender Name must appear exactly as shown on collateral documents |
| 5 | Document Date | Collateral Documents | Document Date must appear exactly as shown on collateral documents |
| 6 | Loan Amount | Collateral Documents | Loan Amount must appear exactly as shown on collateral documents |
| 7 | Property Address | Collateral Documents | Property Address must appear exactly as shown on collateral documents |
| 8 | Legal Description | Collateral Documents | Legal Description is required and can be included within the body of the Loan Modification or attached as an exhibit. Please indicate on the Loan Modification if attached. Legal Description on Loan Modification must appear exactly as shown on collateral documents |
| 9 | Correction | N/A | Correction is required to be clearly defined along with stating the impacted documents. <i>For example: ARM Change Date is being corrected to XX/XX/XX on the Note and ARM Rider of the Security Instrument</i> |
| 10 | Lender Signature | N/A | Signature of Authorized Lender Representative is required |
| 11 | Lender Typed Name and Title | N/A | Typed Name and Title of Authorized Lender Representative is required |
| 12 | Borrower Signatures | N/A | All borrowers and vested parties must sign the Loan Modification in acknowledgment that both the Note and Security Instrument are being modified. Please include the typed name for all borrowers and vested parties signing the Loan Modification |
| 13 | MERS Representative Typed Name and Signature | N/A | Typed Name and Signature of Authorized MERS Representative is required |
| 14 | Notary Acknowledgment | N/A | All parties who signed the Loan Modification are required to be notarized |

SECURITY INSTRUMENT MODIFICATION JOB AID

1 [Space Above This Line For Recording Data]

LOAN MODIFICATION AGREEMENT

All highlighted fields must appear exactly as shown on collateral documents

This Loan Modification Agreement ("Agreement"), made this 2 day of between 3 ("Borrower") and 4 ("Lender"), and Mortgage Electronic Registration Systems, Inc. ("MERS") [{"Mortgagee"}] [{"Beneficiary"}], amends and supplements the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated 5 in the original principal amount of \$ 6 which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 7 (Property Address) the real property described being set forth as follows: <insert or attach Legal Description> 8

"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as nominee for Lender and Lender's successors and assigns. MERS is the [Mortgagee] [Beneficiary] of record under the Security Instrument and this Agreement. MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

NOW, THEREFORE, in consideration of the covenants and conditions hereinafter set forth, the parties hereto, intending to be legally bound, hereby agree as follows:

9 <Insert correction>

All covenants, agreements, provisions, terms, stipulations, and conditions in the Note and Deed of Trust/Mortgage shall be and remain in full force and effect, except as herein modified, and none of the Borrowers obligations or liabilities under the Note and Deed of Trust/Mortgage shall be diminished or released by any provisions hereof; nor shall this Agreement in any way impair, diminish, or affect any of the Lenders rights or remedies under the Note or Deed of Trust/Mortgage, whether such rights or remedies arise thereunder or by operation of law.

IN WITNESS WHEREOF, and intending to be legally bound hereby, this instrument has been executed as of the day and year first above written.

10 (Seal)
-Lender

11 (Seal)
-Borrower

By: <Typed Name and Title> 12

(Seal)
-Borrower

13 Mortgage Electronic Registration Systems, Inc.
Nominee for Lender
<Typed Name>

14 [Space Below This Line For Acknowledgments]

| Step | Document Field | Comparison Source Document | Comments |
|------|--|----------------------------|---|
| 1 | Recording Information | N/A | Loan Modification is required to be sent for recording |
| 2 | Modification Date | N/A | Date the Loan Modification is prepared |
| 3 | Borrower Names | Collateral Documents | Borrower Names must appear exactly as shown on collateral documents |
| 4 | Lender Name | Collateral Documents | Lender Name must appear exactly as shown on collateral documents |
| 5 | Document Date | Collateral Documents | Document Date must appear exactly as shown on collateral documents |
| 6 | Loan Amount | Collateral Documents | Loan Amount must appear exactly as shown on collateral documents |
| 7 | Property Address | Collateral Documents | Property Address must appear exactly as shown on collateral documents |
| 8 | Legal Description | Collateral Documents | Legal Description is required and can be included within the body of the Loan Modification or attached as an exhibit. Please indicate on the Loan Modification if attached. Legal Description on Loan Modification must appear exactly as shown on collateral documents |
| 9 | Correction | N/A | Correction is required to be clearly defined along with stating the impacted documents. <i>For example: The vesting is being corrected to John Mac and Jane Mac on the Security Instrument</i> |
| 10 | Lender Signature | N/A | Signature of Authorized Lender Representative is required |
| 11 | Lender Typed Name and Title | N/A | Typed name and title of Authorized Lender Representative is required |
| 12 | Borrower Signatures | N/A | All vested parties must sign the Loan Modification. Please include the typed name for vested parties signing the Loan Modification |
| 13 | MERS Representative Typed Name and Signature | N/A | Typed Name and Signature of Authorized MERS Representative is required |
| 14 | Notary Acknowledgment | N/A | All parties who signed the Loan Modification are required to be notarized |

GOVERNMENT NOTE MODIFICATION JOB AID

1 _____ [Space Above This Line For Recording Data] _____

NOTE MODIFICATION AGREEMENT

All highlighted fields must appear exactly as shown on collateral documents

This Note Modification Agreement ("Agreement"), made this _____ day of _____, 20____, between _____ ("Borrower") and _____ ("Lender"), amends and supplements the Note dated _____, in the original principal amount of \$_____, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at _____ (Property Address)

NOW, THEREFORE, in consideration of the covenants and conditions hereinafter set forth, the parties hereto, intending to be legally bound, hereby agree as follows:

8 _____
<Insert correction>

All covenants, agreements, provisions, terms, stipulations, and conditions in the Note and Deed of Trust/Mortgage shall be and remain in full force and effect, except as herein modified, and none of the Borrowers obligations or liabilities under the Note and Deed of Trust/Mortgage shall be diminished or released by any provisions hereof; nor shall this Agreement in any way impair, diminish, or affect any of the Lenders rights or remedies under the Note or Deed of Trust/Mortgage, whether such rights or remedies arise thereunder or by operation of law.

IN WITNESS WHEREOF, and intending to be legally bound hereby, this instrument has been executed as of the day and year first above written.

9 _____ (Seal)
Lender

11 _____ (Seal)
Borrower

By: <Typed Name and Title> 10 _____

_____ (Seal)
Borrower

_____ [Space Below This Line For Acknowledgments] 12 _____

| Step | Document Field | Comparison Source Document | Comments |
|------|-----------------------------|----------------------------|--|
| 1 | Recording Information | N/A | Note Modification is required to be sent for recording |
| 2 | Modification Date | N/A | Date the Note Modification is prepared |
| 3 | Borrower Names | Collateral Documents | Borrower Names must appear exactly as shown on collateral documents |
| 4 | Lender Name | Collateral Documents | Lender Name must appear exactly as shown on collateral documents |
| 5 | Document Date | Collateral Documents | Document Date must appear exactly as shown on collateral documents |
| 6 | Loan Amount | Collateral Documents | Loan Amount must appear exactly as shown on collateral documents |
| 7 | Property Address | Collateral Documents | Property Address must appear exactly as shown on collateral documents |
| 8 | Correction | N/A | Correction is required to be clearly defined along with stating the impacted document. <i>For example: Non-borrowing spouse, Jane Mac, is being removed from the Note</i> |
| 9 | Lender Signature | N/A | Signature of Authorized Lender Representative is required |
| 10 | Lender Typed Name and Title | N/A | Typed Name and Title of Authorized Lender Representative is required |
| 11 | Borrower Signatures | N/A | All borrowers and co-signers must sign the Note Modification. If a non-borrowing spouse is being removed from the Note the individual will still need to sign the Note Modification in acknowledgment that they are being removed from the Note. Please include the typed name for the individuals signing the Note Modification |
| 12 | Notary Acknowledgment | N/A | All parties who signed the Note Modification are required to be notarized, since the Note Modification will be sent for recording |

CONVENTIONAL NOTE MODIFICATION JOB AID

NOTE MODIFICATION AGREEMENT

All highlighted fields must appear exactly as shown on collateral documents

This Note Modification Agreement ("Agreement"), made this 1 day of 3, 2 between 2 ("Borrower") and 3 ("Lender"), amends and supplements the Note dated 4, in the original principal amount of \$ 5, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 6
(Property Address)

NOW, THEREFORE, in consideration of the covenants and conditions hereinafter set forth, the parties hereto, intending to be legally bound, hereby agree as follows:

7
<Insert correction>

All covenants, agreements, provisions, terms, stipulations, and conditions in the Note and Deed of Trust/Mortgage shall be and remain in full force and effect, except as herein modified, and none of the Borrowers obligations or liabilities under the Note and Deed of Trust/Mortgage shall be diminished or released by any provisions hereof; nor shall this Agreement in any way impair, diminish, or affect any of the Lenders rights or remedies under the Note or Deed of Trust/Mortgage, whether such rights or remedies arise thereunder or by operation of law.

IN WITNESS WHEREOF, and intending to be legally bound hereby, this instrument has been executed as of the day and year first above written.

8 (Seal)
-Lender

10 (Seal)
-Borrower

By: <Typed Name and Title> 9

(Seal)
-Borrower

| Step | Document Field | Comparison Source Document | Comments |
|------|-----------------------------|----------------------------|---|
| 1 | Modification Date | N/A | Date the Note Modification is prepared |
| 2 | Borrower Names | Collateral Documents | Borrower Names must appear exactly as shown on collateral documents |
| 3 | Lender Name | Collateral Documents | Lender Name must appear exactly as shown on collateral documents |
| 4 | Document Date | Collateral Documents | Document Date must appear exactly as shown on collateral documents |
| 5 | Loan Amount | Collateral Documents | Loan Amount must appear exactly as shown on collateral documents |
| 6 | Property Address | Collateral Documents | Property Address must appear exactly as shown on collateral documents |
| 7 | Correction | N/A | Correction is required to be clearly defined along with stating the impacted document. <i>For example: Non-borrowing spouse, Jane Mac, is being removed from the Note</i> |
| 8 | Lender Signature | N/A | Signature of Authorized Lender Representative is required |
| 9 | Lender Typed Name and Title | N/A | Typed Name and Title of Authorized Lender Representative is required |
| 10 | Borrower Signatures | N/A | All borrowers and co-signers must sign the Note Modification. If a non-borrowing spouse is being removed from the Note the individual will still need to sign the Note Modification in acknowledgment that they are being removed from the Note. Please include the typed name for the individuals signing the Note Modification |

JUMBO NOTE MODIFICATION JOB AID

NOTE MODIFICATION AGREEMENT

All highlighted fields must appear exactly as shown on collateral documents

This Note Modification Agreement ("Agreement"), made this 1 day of 2, 3,
between 4 ("Borrower") and 5 ("Lender"), amends and supplements the Note dated 4,
in the original principal amount of \$ 5, bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at 6
(Property Address)

NOW, THEREFORE, in consideration of the covenants and conditions hereinafter set forth, the parties hereto, intending to be legally bound, hereby agree as follows:

7
<Insert correction>

All covenants, agreements, provisions, terms, stipulations, and conditions in the Note and Deed of Trust/Mortgage shall be and remain in full force and effect, except as herein modified, and none of the Borrowers obligations or liabilities under the Note and Deed of Trust/Mortgage shall be diminished or released by any provisions hereof; nor shall this Agreement in any way impair, diminish, or affect any of the Lenders rights or remedies under the Note or Deed of Trust/Mortgage, whether such rights or remedies arise thereunder or by operation of law.

IN WITNESS WHEREOF, and intending to be legally bound hereby, this instrument has been executed as of the day and year first above written.

8 (Seal)
-Lender

10 (Seal)
-Borrower

By: <Typed Name and Title> 9

(Seal)
-Borrower

| Step | Document Field | Comparison Source Document | Comments |
|------|-----------------------------|----------------------------|---|
| 1 | Modification Date | N/A | Date the Note Modification is prepared |
| 2 | Borrower Names | Collateral Documents | Borrower Names must appear exactly as shown on collateral documents |
| 3 | Lender Name | Collateral Documents | Lender Name must appear exactly as shown on collateral documents |
| 4 | Document Date | Collateral Documents | Document Date must appear exactly as shown on collateral documents |
| 5 | Loan Amount | Collateral Documents | Loan Amount must appear exactly as shown on collateral documents |
| 6 | Property Address | Collateral Documents | Property Address must appear exactly as shown on collateral documents |
| 7 | Correction | N/A | Correction is required to be clearly defined along with stating the impacted document. <i>For example: Non-borrowing spouse, Jane Mac, is being removed from the Note</i> |
| 8 | Lender Signature | N/A | Signature of Authorized Lender Representative is required |
| 9 | Lender Typed Name and Title | N/A | Typed Name and Title of Authorized Lender Representative is required |
| 10 | Borrower Signatures | N/A | All borrowers and co-signers must sign the Note Modification. If a non-borrowing spouse is being removed from the Note the individual will still need to sign the Note Modification in acknowledgment that they are being removed from the Note. Please include the typed name for the individuals signing the Note Modification |