

Months	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins On	Number of Monthly Payments
1 - 60	3.250%	July 1, 2015	\$685.48	\$414.14, may adjust periodically	\$1,099.62, may adjust periodically	August 1, 2015	60
61 - 261	4.000%	July 1, 2020	\$760.80	\$414.14	\$1,174.94	August 1, 2020	201
A final balloon payment on the Interest Bearing Principal Balance of \$118,114.90 is due on the Maturity Date.							

*The escrow payments may be adjusted periodically in accordance with applicable law and therefore the total monthly payment may change accordingly.

The above terms in this Section 2.c shall supersede any provisions to the contrary in the Lien Documents, including but not limited to, provisions for an adjustable, step or simple interest rate. Interest will be charged on unpaid principal until the full amount of the New Principal Balance has been paid. Property Owner will pay interest at a yearly rate of 3.250%.

Property Owner further understands that, provided they are not in default under the terms of this Agreement and they pay the Lien in full (i) any time more than 30 calendar day after the Modification Effective Date, and (ii) prior to the application of the entire Deferred Principal Reduction Amount, Property Owner shall be fully vested in and entitled to the unapplied amount of the Deferred Principal Reduction Amount and the unapplied amount shall be deducted from the payoff balance.

BALLOON NOTICE. THE AMORTIZATION TERM OF THE LIEN IS 480 MONTHS. AS A RESULT, PROPERTY OWNER WILL BE REQUIRED TO REPAY THE ENTIRE PRINCIPAL BALANCE AND ANY ACCRUED INTEREST THEN OWING ON THE MATURITY DATE. LIEN HOLDER HAS NO OBLIGATION TO REFINANCE THIS LIEN, INCLUDING THE DEFERRED PRINCIPAL BALANCE, AT THE END OF TERM. THEREFORE, PROPERTY OWNER MAY BE REQUIRED TO REPAY THE LIEN OUT OF ASSETS THEY OWN, OR PROPERTY OWNER MAY HAVE TO FIND ANOTHER LENDER WILLING TO REFINANCE THE LIEN. ASSUMING ANOTHER LENDER REFINANCES THIS LIEN AT MATURITY, PROPERTY OWNER MAY BE CHARGED INTEREST AT MARKET RATES PREVAILING AT THAT TIME AND SUCH RATES MAY BE HIGHER THAN THE INTEREST RATE PAID ON THE LIEN. PROPERTY OWNER MAY ALSO HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW MORTGAGE LOAN.

- d. Property Owner has agreed to establish an escrow account to pay for property taxes and homeowner's insurance and pay a monthly escrow payment in the initial amount of \$414.14. Property Owner's total monthly payment of principal, interest and escrow will therefore be equal to \$1,099.62. Property Owner acknowledges that the payments attributable to insurance and taxes are determined by the state taxing authorities and insurance companies and therefore, are subject to change from time to time. Property Owner will be notified of any changes.

3. Other Agreements. Property Owner and Lien Holder also agree to the following:

- a. This Agreement shall supersede any modification, forbearance, trial period plan, or other workout plan that Property Owner previously entered into with Lien Holder.
- b. The Lien Documents, as modified by this Agreement, are duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.
- c. All terms of the Lien Documents, except as expressly modified by this Agreement, or by the U.S. Bankruptcy Code, remain in full force and effect. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the terms contained in the Lien Documents.
- d. All covenants, agreements, and requirements of the Lien Documents, including all requirements to make payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments under the Lien Documents remain in full force and effect.

