

and the first new monthly payment on the Interest Bearing Principal Balance will be due on **SEPTEMBER 01, 2015**. My payment schedule for the modified Loan is as follows:

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount ¹	Total Monthly Payment ¹	Payment Begins On	Number of Monthly Payments
1-5	2.000%	08/01/2015	\$1,708.16	\$1,085.71, may adjust periodically	\$2,793.87, may adjust periodically	09/01/2015	60
6	3.000%	08/01/2020	\$1,984.48	May adjust periodically	May adjust periodically	09/01/2020	12
7-40	4.000%	08/01/2021	\$2,276.16	May adjust periodically	May adjust periodically	09/01/2021	408

¹The escrow payments may be adjusted periodically in accordance with applicable law and therefore my total monthly payment may change accordingly.

The above terms in this Section 3.C. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable, step, or simple interest rate.

I understand that, if I have a pay option adjustable-rate mortgage loan, upon modification, the minimum monthly payment option, the interest-only or any other payment options will no longer be offered and that the monthly payments described in the above payment schedule for my modified Loan will be the minimum payment that will be due each month for the remaining term of the Loan. My modified Loan will not have a negative amortization feature that would allow me to pay less than the interest due resulting in any unpaid interest being added to the outstanding principal balance.

- D. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.
- E. If a default rate of interest is permitted under the Loan Documents, then in the event of default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.C.
- F. I agree to pay in full the Deferred Principal Balance and any other amounts still owed under the Loan Documents by the earliest of: (i) the date I sell or transfer an interest in

