

After Recording Return To:  
Aurora Loan Services LLC  
Attn: Final Documents  
2617 College Park  
Scottsbluff, Nebraska 69361

Prepared By:  
RUTH RUHL, P.C. and  
Co-Counsel, Ruth Crabtree Olsen, PS

MERS Phone: 1 888-670-6377  
MERS No.:

Freddie Mac Loan No.:  
Loan No.:

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS.  
ONE ORIGINAL IS TO BE AFFIXED TO THE ORIGINAL NOTE AND  
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE  
THE SECURITY INSTRUMENT IS RECORDED.

## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective January 1st, 2011  
husband and wife

, between  
("Borrower") and

Aurora Loan Services LLC

and Mortgage Electronic Registration Systems, Inc. ("Lender")  
amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Mortgage"),  
November 1st, 2005, granted or assigned to Mortgage Electronic Registration Systems, Inc. as mortgagee of  
record (solely as nominee for Lender and Lender's successors and assigns), P.O. Box 2026, Flint, Michigan 48501-  
2026 and recorded on N/A, in Book/Liber N/A, Page N/A,  
Instrument No. N/A, Official Records of Snohomish County, Washington,  
and (2) the Note made in the amount of U.S. \$ 324,000.00, bearing the same date as, and secured by, the  
Security Instrument, which covers the real and personal property described in said Security Instrument and defined  
therein as the "Property," located at

Freddie Mac Loan No.:  
Loan No.:

That real property is described as follows:

LOT 9, POPLAR VIEW, ACCORDING TO THE PLAT THEREOF RECORDER UNDER SNOHOMISH COUNTY RECORDING NO. COUNTY, WASHINGTON.

SITAUATE IN THE COUNTY OF SNOHOMISH, STATE OF WASHINGTON.

PARCEL ID NO:

The Borrower has requested that the Lender modify the terms of the Note and Security Instrument. The Lender has agreed to do so pursuant to the terms and conditions stated in this Modification. In consideration of the agreements made in this Modification, and other good and valuable consideration which the parties agree they have received, the Borrower and Lender agree to modify the terms of the Note and Security Instrument as follows. The Borrower and Lender agree that the provisions of this Modification supersede and replace any inconsistent provisions set forth in the Note and Security Instrument.

1. The Borrower represents that the Borrower  is,  is not, the occupant of the Property.
2. The Borrower acknowledges that interest has accrued but has not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses, in the total amount of \$ 10,525.99 , have been added to the indebtedness under the terms of the Note and Security Instrument. As of January 1st, 2011 , the amount, including such amounts which have been added to the indebtedness (if any), payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 334,525.99 .
3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the Unpaid Principal Balance has been paid. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 5.875 % beginning January 1st, 2011 . The Borrower promises to make monthly payments of principal and interest of U.S. \$ 1,811.54 , beginning on the 1st day of February, 2011 , and continuing thereafter on the same day of each succeeding month. If on January 1st, 2051 , (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification, the Borrower will pay these amounts in full on the Modified Maturity Date. The Borrower will make such payments at Aurora Loan Services LLC, 10350 Park Meadows Drive, Littleton, Colorado 80124 or at such place as the Lender may require.

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4. Except to the extent that they are modified by this Modification, the Borrower will comply with all of the covenants, agreements, and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument.

5. Nothing in this Modification shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

6. If one or more riders are executed by the Borrower and recorded together with this Modification, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Modification as if the rider(s) were a part of this Modification. [Check applicable box(es)]

- 1-4 Family Rider - Assignment of Rents
- Modification Due on Transfer Rider
- Bankruptcy Rider
- Other Rider

Freddie Mac Loan No.:  
Loan No.:

[To be signed by all Borrowers, endorsers, guarantors, sureties, and other parties signing the Note or Security Instrument].

12/30/10  
Date

\_\_\_\_\_  
(Seal)  
-Borrower

12/30/10  
Date

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
(Seal)  
-Borrower

\_\_\_\_\_  
Date

\_\_\_\_\_  
(Seal)  
-Borrower

**BORROWER ACKNOWLEDGMENT**

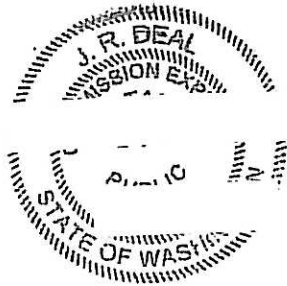
State of Washington §  
§ ss.:  
County of Snohomish §

I certify that I know or have satisfactory evidence that

[name of person] is the person who appeared before me, and said person acknowledged that (he/she) signed this instrument and acknowledged it to be (his/her) free and voluntary act for the uses and purposes mentioned in the instrument.

Dated: 12-30-10

(Seal)



[Signature]  
(Signature)

Attorney Notary  
(Title of Office)

Sumner WA  
(Place of Residence of Notary Public)