

This Document Prepared By:
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WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SC 29715
(800) 416-1472

When Recorded Mail To:
FIRST AMERICAN TITLE
P.O. BOX 27670
SANTA ANA, CA 92799-7670

Tax/Parcel No.

[Space Above This Line for Recording Data]

Original Principal Amount: \$531,187.00

Investor Loan No.:

Unpaid Principal Amount: \$520,662.50

Loan No: (scan barcode)

New Principal Amount \$689,397.48

New Money (Cap): \$168,734.98

LOAN MODIFICATION AGREEMENT (DEED OF TRUST)

This Loan Modification Agreement ("Agreement"), made this 10TH day of SEPTEMBER, 2013,
between

WIFE ("Borrower") whose address is

and U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SABR 2006-NC2 ("Lender")
whose address is 4801 FREDERICA STREET, OWENSBORO, KY 42301, amends and supplements (1)
the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), dated DECEMBER 28, 2005 and
recorded on JANUARY 6, 2006 in INSTRUMENT NO. the OFFICIAL Records of
KING COUNTY, WASHINGTON, and (2) the adjustable rate/fixed rate note (the "Note"), 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)

the real property described being set forth as follows:

TAX/PARCEL NO.

THE NOTE CONTAINS PROVISIONS ALLOWING FOR CHANGES IN THE INTEREST RATE AND THE MONTHLY PAYMENT. THE NOTE LIMITS THE AMOUNT THE BORROWER'S INTEREST RATE CAN CHANGE AT ANY ONE TIME AND THE MAXIMUM RATE THE BORROWER MUST PAY.

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of, **SEPTEMBER 1, 2013**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. **\$689,397.48**, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.

\$329,397.48 of the new Principal Balance shall be deferred (the "Deferred Principal Balance") and shall be due and payable at maturity. I will not pay interest or make monthly payments on this amount.

2. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance" and this amount is **\$360,000.00**. Interest at the rate of **3.2500%** will begin to accrue on the Interest Bearing Principal Balance as of **SEPTEMBER 1, 2013** and the first new monthly payment on the Interest Bearing Principal Balance will be due on **OCTOBER 1, 2013**. Borrower's payment schedule for the modified loan is as follows:

Months	Interest Rate	Interest Rate Change Date	Monthly Interest Payment Amount	Monthly Principal and Interest Payment Amount	Monthly Escrow Payment Amount*	Total Monthly Payment*	Payment Begins On	Number of Monthly Payments
1-60	3.2500%	09/01/2013	\$0.00	\$1,341.15	\$664.28 Adjusts annually after year 1	\$2,005.43 Adjusts annually after year 1	10/01/2013	60
61-72	4.2500%	09/01/2018	\$0.00	\$1,539.35	Adjusts annually	Adjusts annually	10/01/2018	12
73-480	4.6250%	09/01/2019	\$0.00	\$1,615.53	Adjusts annually	Adjusts annually	10/01/2019	408

Borrower will continue to make monthly payments on the same day of each succeeding month until principal and interest are paid in full, except that, if not sooner paid, the final payment of principal and interest shall be due and payable on **SEPTEMBER 1, 2053**, which is the new Maturity Date. In

addition to monthly principal and interest payments, Borrower shall make monthly escrow deposits as defined in the Note. Escrow deposit payments may be subject to change in the future.

3. Borrower agrees to pay in full the Deferred Principal balance and any other amounts still owed under the Note and the Security Instrument by the earliest of: (i) the date I sell or transfer an interest in the Property, (ii) the date I pay the entire Interest Bearing Principal Balance, or (iii) the new Maturity Date.
4. The Borrower will be in default if they do not (i) pay the full amount of a monthly payment on the date it is due, or (ii) comply with the terms of the Note and Security Instrument, as modified by this Agreement.
5. Borrower promises to pay the Balloon Balance, including unpaid interest thereon, to the order of the Lender and any other amounts still owed under the Note or Security Instrument on the Maturity Date. If on the Maturity Date, Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
6. Borrower understands and agrees that:
 - (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
 - (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise hereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
 - (c) Borrower has no right of set-off or counterclaim, or any defense to the obligations of the Note or Security Instrument.
 - (d) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
 - (e) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
 - (f) Borrower agrees to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

- (g) If included, the undersigned Borrower(s) acknowledges receipt and acceptance of the Notice of Special Flood Hazard disclosure.
7. If I make a partial prepayment of principal, the Lender may apply the partial prepayment first to any remaining Deferred Principal Balance or Balloon Balance before applying such partial prepayment to other amounts due under this Agreement or the Note and Security Instrument.

In Witness Whereof, I have executed this Agreement.

Borrower (Seal)

Borrower (Seal)

Date

Date

Borrower (Seal)

Borrower (Seal)

Date

Date

Borrower (Seal)

Borrower (Seal)

Date

Date

[Space Below This Line for Acknowledgments] _____

BORROWER ACKNOWLEDGMENT

State of _____

County of _____

On this day personally appeared before me _____, to me known to be the individual(s) described in and who executed the within and foregoing instrument, and acknowledged that he/she/they signed the same as his/her/their free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and seal of office this _____ day of _____, 20_____.

Notary Public residing at _____

Printed Name: _____

My commission expires: _____

In Witness Whereof, the Lender has executed this Agreement.

WELLS FARGO BANK, NA. AS ATTORNEY-IN-FACT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SABR 2006-NC2

By _____ (print name) _____ Date _____
(title)
[Space Below This Line for Acknowledgments]

LENDER ACKNOWLEDGMENT

STATE OF _____ COUNTY OF _____

The instrument was acknowledged before me this _____ by _____ the _____ of WELLS FARGO BANK, NA. AS ATTORNEY-IN-FACT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SABR 2006-NC2, a _____, on behalf of said corporation.

Notary Public

Printed Name: _____

My commission expires: _____

THIS DOCUMENT WAS PREPARED BY:
PARRA MURRAY
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SC 29715

Addendum

This Addendum is attached to and made a part of the Loan Modification Agreement (the "Agreement") entered into between WELLS FARGO BANK, NA. AS ATTORNEY-IN-FACT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR SABR 2006-NC2 (the "Lender") and HUSBAND AND WIFE (the "Borrower") dated SEPTEMBER 10, 2013.

Notwithstanding anything to the contrary contained in the Agreement, the parties hereto acknowledge the effect of a discharge in bankruptcy that may have been granted to the Borrower prior to the execution hereof and that the Lender may not pursue the Borrower for personal liability. However, the parties acknowledge that the Lender retains certain rights, including but not limited to the right to foreclose its lien under appropriate circumstances. The parties agree that the consideration for this Agreement is the Lender's forbearance from presently exercising its rights and pursuing its remedies under the Security Instrument as a result of the Borrower's default of its obligations thereunder. If the Borrower was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the loan documents, based on this representation, Lender agrees that Borrower will not have personal liability on the debt pursuant to this Agreement. Nothing herein shall be construed to be an attempt to collect against the Borrower personally or an attempt to revive personal liability.

Notwithstanding any monthly payments hereunder, Borrower understands that (1) Lender's sole recourse is the enforcement of its security interest in the Property and any action which may exist in relation to the Property itself and that (2) nothing in this Agreement revives or purports to revive any debt, or create any personal liability or obligation for a debt, that was discharged in bankruptcy

If applicable, court consent will be determined upon execution of this modification agreement. The final modification is dependent upon court consent, if the bankruptcy court does not agree with the terms presented, this executed modification agreement will be considered null and void.

(BORROWER MUST INITIAL HERE) _____

Signed this _____ day of _____, 20 _____.

Lender

Borrower

By: _____
Name:

