

Investor Loan # 1703101497
When recorded mail to: #:5674437

First American Title
Loss Mitigation Title Services 1348.1
P.O. Box 27670
Santa Ana, CA 92799
RE: NOBLES - PROPERTY REPORT

This document was prepared by: Justin Hayes
999 N.W. Grand Boulevard
Oklahoma City, OK 73128

Please cross-reference to: Instrument 20061024000524400

[Space Above This Line For Recording Data]

HOME AFFORDABLE MODIFICATION AGREEMENT (Step Two of Two-Step Documentation Process)

Borrower ("I"):¹ **QUISA NOBLES & LONNIE NOBLES, WIFE AND HUSBAND**
Lender or Servicer ("Lender"): MidFirst Bank, as servicer, who is acting upon behalf of the owner of the Note and Security Instrument, or the owners successors or assigns.
Date of first lien mortgage, deed of trust, or security deed ("Mortgage") and Note ("Note"): **10/5/2006**
Loan Number: **51902401**

Property Address ("Property"): **540 PARK LAKE LN, HELENA, AL 35080-3293**

See attached Exhibit A for Legal Description.

Shelby County AL

If my representations in Section 1 continue to be true in all material respects, then this Home Affordable Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms

¹ If more than one Borrower or Mortgagor is executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

MMC Loan# 51902401
MIN: 100112065728981750
MERS Phone 1-888-679-6377

Borrower *Qm* *L.N*

used in this Agreement and not defined have the meaning given to them in Loan Documents.

I understand that after I sign and return two copies of this Agreement to the Lender, the Lender will send me a signed copy of this Agreement. This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

1. **My Representations.** I certify, represent to Lender and agree:

- A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
- B. I live in the Property as my principal residence, and the Property has not been condemned;
- C. There has been no change in the ownership of the Property since I signed the Loan Documents;
- D. I have provided documentation for **all** income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for the Home Affordable Modification program ("Program"));
- E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct;
- F. If Lender requires me to obtain credit counseling in connection with the Program, I will do so; and
- G. I have made or will make all payments required under a Trial Period Plan or Loan Workout Plan.

2. **Acknowledgements and Preconditions to Modification.** I understand and acknowledge that:

- A. If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that any of my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Agreement will terminate. In that event, the Lender will have all of the rights and remedies provided by the Loan Documents; and
- B. I understand that the Loan Documents will not be modified unless and until (i) I receive from the Lender a copy of this Agreement signed by the Lender, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.

3. **The Modification.** If my representations in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on 1/1/2010 (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. I understand that if I have failed to make any payments as a precondition to this modification under a workout plan or trial period plan, this modification will not take effect. The first modified payment will be due on 2/1/2010.

- A. The new Maturity Date will be: 11/1/2036.

- B. The modified principal balance of my Note will include all amounts and arrearages that will be past due as of the Modification Effective Date (including unpaid and deferred interest, fees, escrow advances and other costs, but excluding unpaid late charges, collectively, "Unpaid Amounts") less any amounts paid to the Lender but not previously credited to my Loan. The new principal balance of my Note will be \$247,768.87 (the "New Principal Balance"). I understand that by agreeing to add the Unpaid Amounts to the outstanding principal balance, the added Unpaid Amounts accrue interest based on the interest rate in effect under this Agreement. I also understand that this means interest will now accrue on the unpaid interest that is added to the outstanding principal balance, which would not happen without this Agreement.
- C. Interest at the rate of 4.5 % will begin to accrue on the New Principal Balance as of 1/1/2010 and the first new monthly payment on the New Principal Balance will be due on 2/1/2010. 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*	Total Monthly Payment*	Payment Begins On	Number of Monthly Payments
1-5	4.5 %	1/1/2010	\$ 1,326.61	\$ 211.33 , adjusts annually after year 1	\$ 1,537.94 , adjusts annually after year 1	2/1/2010	60
6-26	5.125 %	1/1/2015	\$ 1,403.80	May adjust periodically	May adjust periodically	2/1/2015	262

*The 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 or step 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 to be 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.

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3157 3/09 (rev. 3/09) (page 3 of 8 pages)

MMC Loan# 51902401
MIN: 100112065728981750
MERS Phone 1-888-679-6377

Borrower  L.N.



20100401000097390 4/9 \$35.00
Shelby Cnty Judge of Probate, AL
04/01/2010 01:07:03 PM FILED/CERT

4. **Additional Agreements.** I agree to the following:

- A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement, unless (i) a borrower or co-borrower is deceased; (ii) the borrower and co-borrower are divorced and the property has been transferred to one spouse in the divorce decree, the spouse who no longer has an interest in the property need not sign this Agreement (although the non-signing spouse may continue to be held liable for the obligation under the Loan Documents); or (iii) the Lender has waived this requirement in writing.
- B. That this Agreement shall supersede the terms of any modification, forbearance, Trial Period Plan or Workout Plan that I previously entered into with Lender.
- C. To comply, except to the extent that they are modified by this Agreement, with all covenants, agreements, and requirements of Loan Documents including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my Loan.
- D. That this Agreement constitutes notice that the Lender's waiver as to payment of Escrow Items, if any, has been revoked, and I have been advised of the amount needed to fully fund my escrow account
- E. That the Loan Documents are composed of duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed.
- F. That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement, 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 obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents.
- G. That, as of the Modification Effective Date, notwithstanding any other provision of the Loan Documents, I agree as follows: If all or any part of the Property or any interest in it is sold or transferred without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Mortgage. However, Lender shall not exercise this option if state or federal law, rules or regulations prohibit the exercise of such option as of the date of such sale or transfer. If Lender exercises this option, Lender shall give me notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is delivered or mailed within which I must pay all sums secured by the Mortgage. If I fail to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Mortgage without further notice or demand on me.
- H. That, as of the Modification Effective Date, I understand that the Lender will only allow the transfer and assumption of the Loan, including this Agreement, to a transferee of my property as permitted under the Garn St. Germain Act, 12 U.S.C. Section 1701j-3. A buyer or transferee of the Property will not be permitted, under any other circumstance, to assume the Loan. Except as noted herein, this Agreement may not be assigned to, or assumed by, a buyer or transferee of the Property.
- I. That, as of the Modification Effective Date, if any provision in the Note or in any addendum or amendment to the Note allowed for the assessment of a penalty for full or partial prepayment of the Note, such provision is null and void.

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Borrower  L.N.

- J. That, I will cooperate fully with Lender in obtaining any title endorsement(s), or similar title insurance product(s), and/or subordination agreement(s) that are necessary or required by the Lender's procedures to ensure that the modified mortgage loan is in first lien position and/or is fully enforceable upon modification and that if, under any circumstance and notwithstanding anything else to the contrary in this Agreement, the Lender does not receive such title endorsement(s), title insurance product(s) and/or subordination agreement(s), then the terms of this Agreement will not become effective on the Modification Effective Date and the Agreement will be null and void.
- K. That, I will execute such other documents as may be reasonably necessary to either (i) consummate the terms and conditions of this Agreement; or (ii) correct the terms and conditions of this Plan if an error is detected after execution of this Agreement. I understand that a corrected Agreement will be provided to me and this Agreement will be void and of no legal effect upon notice of such error. If I elect not to sign any such corrected Agreement, the terms of the original Loan Documents shall continue in full force and effect, such terms will not be modified by this Agreement, and I will not be eligible for a modification under the Home Affordable Modification program.
- L. Mortgage Electronic Registration Systems, Inc. ("MERS") is a separate corporation organized and existing under the laws of Delaware and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, (888) 679-MERS. In cases where the loan has been registered with MERS who has only legal title to the interests granted by the borrower in the mortgage and who is acting solely as nominee for Lender and Lender's successors and assigns, MERS has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling the mortgage loan.
- M. That Lender will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. In addition, I understand and consent to the disclosure of my personal information and the terms of the Trial Period Plan and this Modification Agreement by Lender to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Home Affordability and Stability Plan; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services for the Home Affordable Modification Program and the Second Lien Modification Program; and (e) any HUD certified housing counselor.
- N. I agree that if any document related to the Loan Documents and/or this Agreement is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, I will comply with the Lender's request to execute, acknowledge, initial and deliver to the Lender any documentation the Lender deems necessary. If the original promissory note is replaced, the Lender hereby indemnifies me against any loss associated with a demand on the original note. All documents the Lender requests of me under this Section 4.N. shall be referred to as "Documents." I agree to deliver the Documents within ten (10) days after I receive the Lender's written request for such replacement.



20100401000097390 6/9 \$35.00
 Shelby Cnty Judge of Probate, AL
 04/01/2010 01:07:03 PM FILED/CERT

In Witness Whereof, the Lender and I have executed this Agreement.

Quisa J. Nobles
 QUISA NOBLES - Borrower

1-27-10
 DATE

Lonnie Nobles
 LONNIE NOBLES - Borrower

1-27-10
 DATE

_____[Space Below This Line For Acknowledgement]_____

STATE OF ALABAMA)
) SS:
 COUNTY OF SHELBY)

On the 27th day of January, 2010, before me, the undersigned, a notary public in and for said state, personally appeared **QUISA NOBLES & LONNIE NOBLES**, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s) or the person(s) upon behalf of which the individual(s) acted, executed the instrument.

In witness whereof, I hereunto set my hand and official seal.

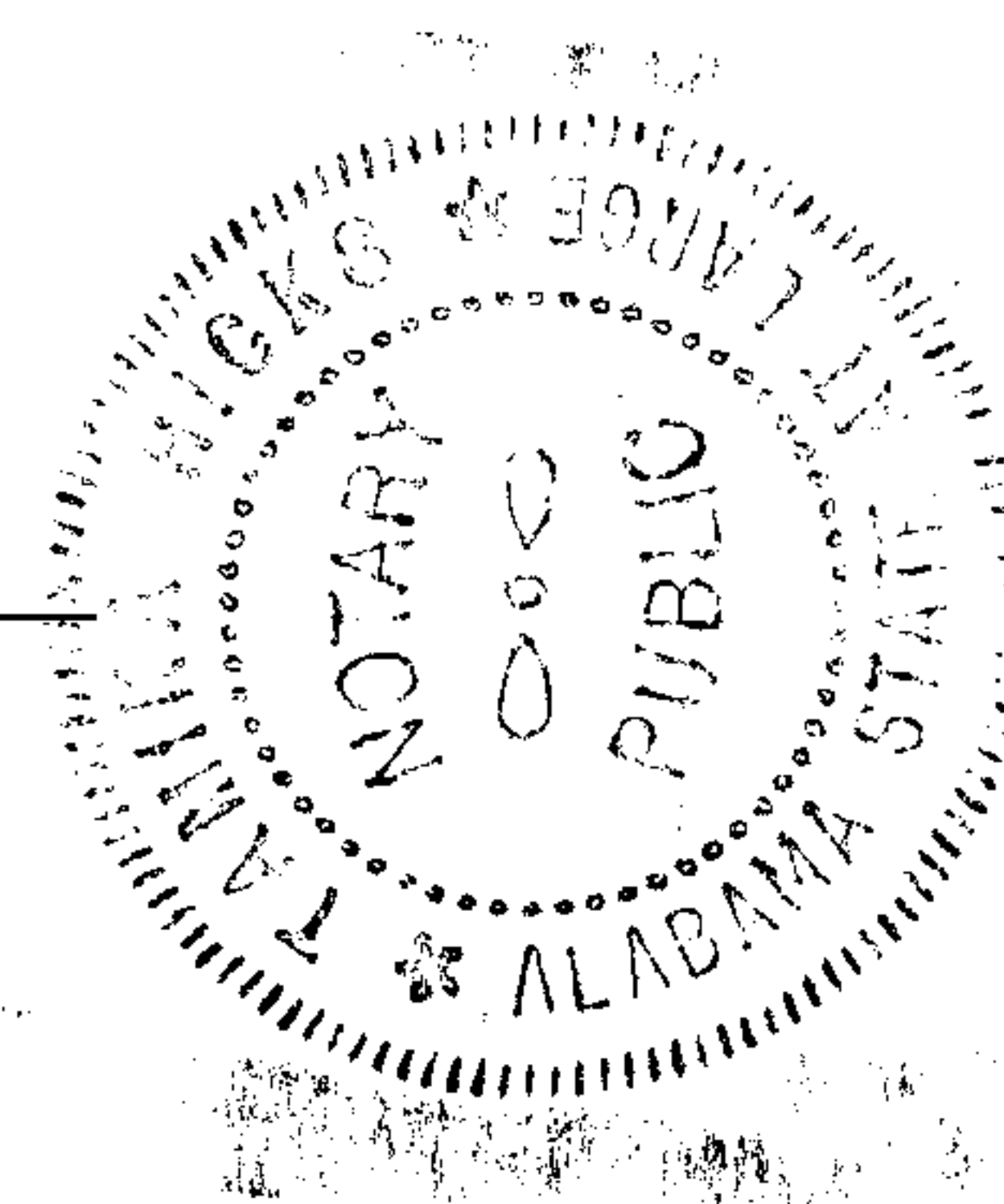
Chadwick
 Notary Public

My Commission Expires:

Tamika Hicks
 Printed name of notary

MY COMMISSION EXPIRES JANUARY 14, 2012


County of Residence: Shelby




MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
 Form 3157 3/09 (rev. 3/09) (page 6 of 8 pages)

MMC Loan# 51902401
 MIN: 100112065728981750
 MERS Phone 1-888-679-6377

Borrower Quisa Lonnie


MidFirst Bank


20100401000097390 7/9 \$35.00
Shelby Cnty Judge of Probate, AL
04/01/2010 01:07:03 PM FILED/CERT

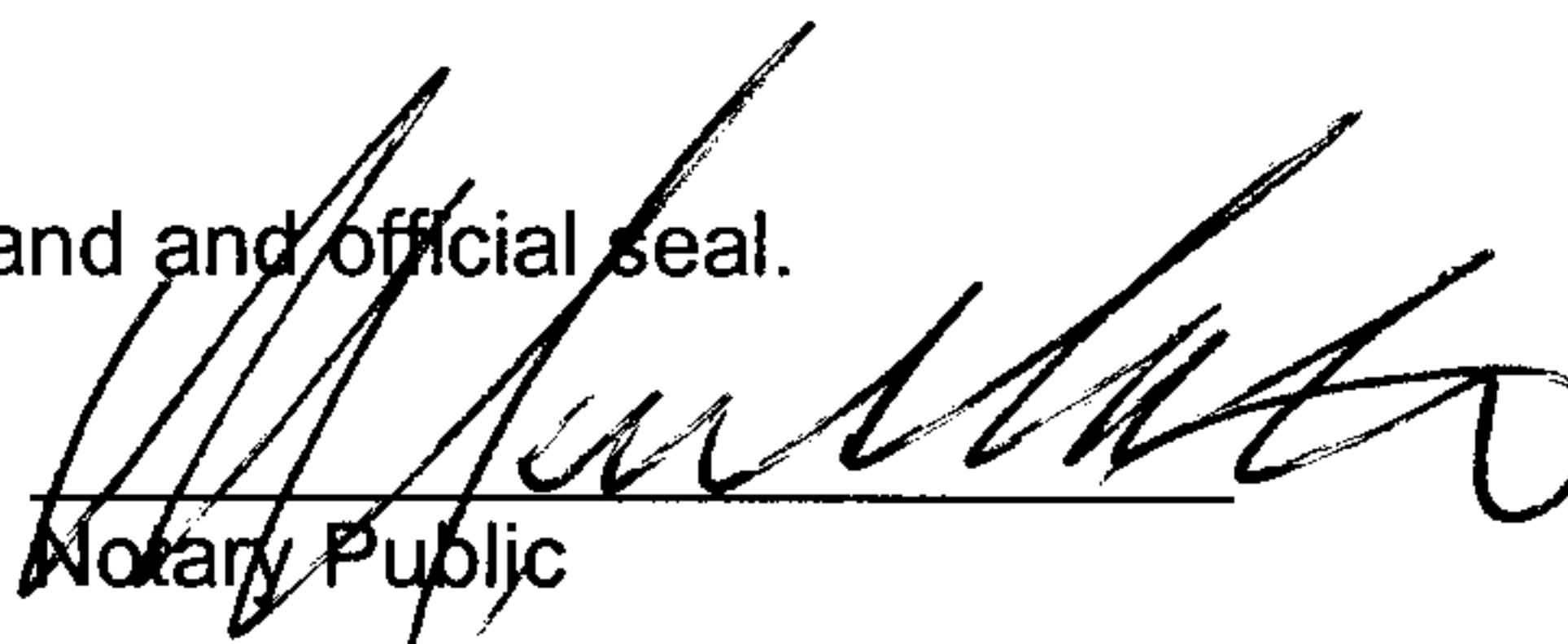
By: Brian Laskie – Vice President

2-2-10
Date

STATE OF OKLAHOMA)
COUNTY OF OKLAHOMA) SS:

On the 2 day of Feb, 2010, before me, the undersigned, a notary public in and for said state, personally appeared Brian Laskie, who acknowledged himself/herself to be Vice President of MidFirst Bank, who is personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity on behalf of the Company and that by his/her signature on the instrument, the individual or the person upon behalf of which the individual acted, executed the instrument.


In witness whereof, I hereunto set my hand and official seal.


Notary Public

Marion Sholtess
Printed Name of Notary

County of Residence: Cherokee

My Commission Expires:


 **MARION SHOLTESS**
Notary Public
State of Oklahoma
Commission # 06009882 Expires 10/10/10

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3157 3/09 (rev. 3/09) (page 7 of 8 pages)

MMC Loan# 51902401
MIN: 100112065728981750
MERS Phone 1-888-679-6377

Borrower _____


Mortgage Electronic Registration Systems, Inc.
Nominee for Lender


20100401000097390 8/9 \$35.00
Shelby Cnty Judge of Probate, AL
04/01/2010 01:07:03 PM FILED/CERT

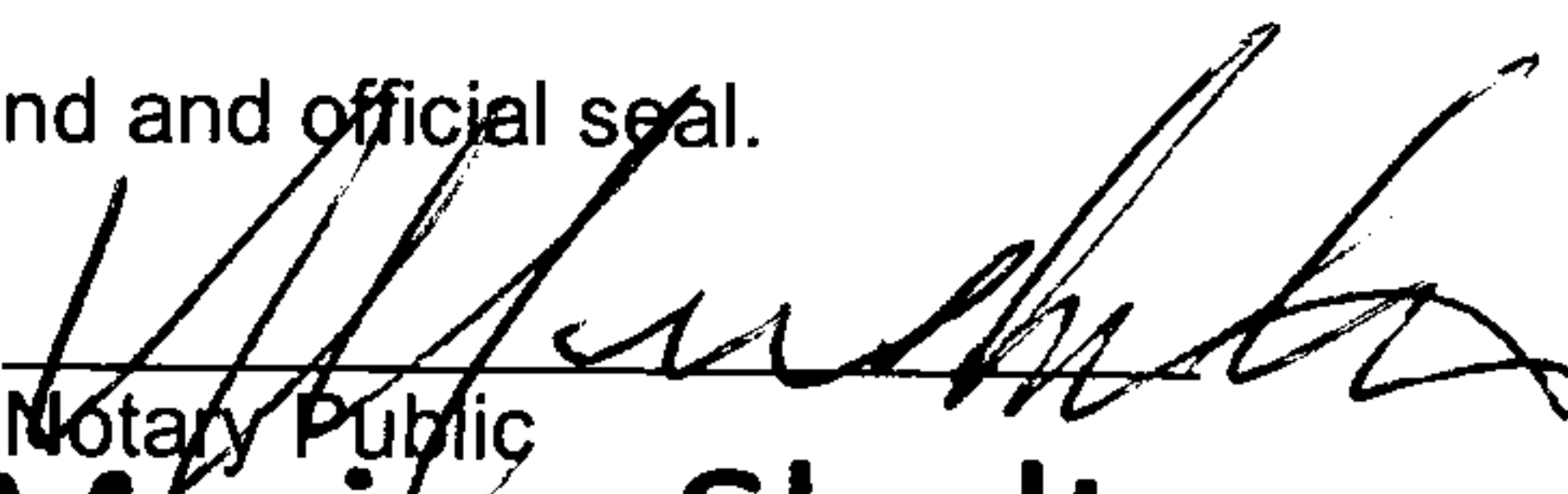
By: Jason Lane – Vice President

2-2-10
Date

STATE OF OKLAHOMA)
COUNTY OF OKLAHOMA) SS:

On the 2 day of Feb, 2010, before me, the undersigned, a notary public in and for said state, personally appeared Jason Lane, who acknowledged himself/herself to be Vice President(s) of MERS, who is personally known to me or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity on behalf of the Company and that by his/her signature on the instrument, the individual or the person upon behalf of which the individual acted, executed the instrument.

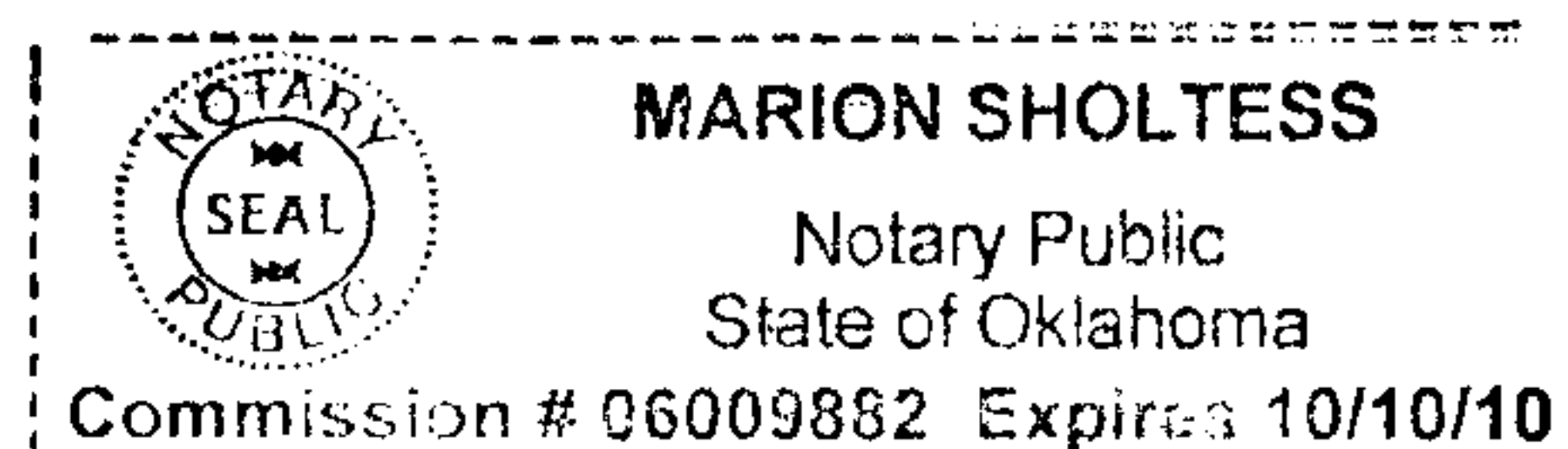
In witness whereof, I hereunto set my hand and official seal.


Notary Public
Marion Sholtess

Printed Name of Notary

County of Residence: Cush

My Commission Expires:




MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT – Single Family – Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3157 3/09 (rev. 3/09) (page 8 of 8 pages)

MMC Loan# 51902401
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Borrower _____

"EXHIBIT A"


20100401000097390 9/9 \$35.00
Shelby Cnty Judge of Probate, AL
04/01/2010 01:07:03 PM FILED/CERT

Lot 435, according to the Survey of the Final Plat Riverwoods Fourth Sector,
Phase II, as recorded in Map Book 31, Page 23, in the Probate Office of
Shelby County, Alabama.

Subject to: all easements, restrictions and rights of way of record.