



Loan Servicing, LLC

West Palm Beach, Florida 33416-4737
(Do not send correspondence or payments to the above address.)

Cramer

WWW.OCWEN.COM

PAYMENT REMITTANCE INFORMATION

1. Make checks payable to C Loan Servicing, LLC.
2. Always include your loan number with your payment.
3. The down payment must be in the form of certified funds.

OVERNIGHT DELIVERY

(Money Order & Certified Checks Only)

OCWEN LOAN SERVICING, LLC
ATTN: CASHIERING DEPARTMENT
1661 Worthington Road, Suite 100
West Palm Beach, FL 33409

MONEY GRAM

RECEIVER CODE:
PAYABLE TO: (LOAN SERVICING, LLC
CITY: ORLANDO
STATE: FLORIDA
REFERENCE: LOAN NUMBER
AGENT LOCATER: (800) 926-9400

BANK WIRE

BANK: Bank, NA
ABA:
ACCOUNT NAME: Ocwen Loan Servicing, LLC
ACCOUNT NUMBER:
REFERENCE: Loan Number, Property Address,
and Borrower Name
Email: Transferfunds@ocwen.com with the details
of the wire.

BY WUOC

Code City:
State: FL
Reference: Loan #
Attn: Home Retention Department,
Home Retention Consultant

LOAN MODIFICATION AGREEMENT

Loan Servicing, LLC ("Company") is offering you this Loan Modification Agreement ("Agreement"), dated 01/05/11, which modifies the terms of your home loan obligations as described in detail below:

- A. the Mortgage, Deed of Trust, or Security Deed (the "Mortgage"), dated and recorded in the public records of Los Angeles County, and
- B. the Note, of the same date and secured by the Mortgage, which covers the real and personal property described in the Mortgage and defined therein as the "Property", located at 6011 County Oak Road Woodland Hills, CA 91367.

Pursuant to our mutual agreement to modify your Note and Mortgage and in consideration of the promises, conditions, and terms set forth below, the parties agree as follows:

1. You agree that the new principal balance due under your modified Note and the Mortgage will be \$770,806.01. Upon modification, your Note will become contractually current.
2. You promise to make an initial payment in the amount of \$4,671.78 on or before 1/12/11, after which you will commence payments of principal and interest in the amount of \$4,153.57 beginning on 2/1/11 and continuing on the same day of each succeeding month until all amounts owed under the Note and Modification are paid in full.
3. Any payments due for taxes and insurance will be your responsibility in addition to the payments of principal and interest required under the terms of this modification. If this loan is currently escrowed, the servicer will continue to collect the escrow amounts with your monthly principal and interest payment.