

AURORA LOAN SERVICES

10350 Park Meadows Drive
Littleton, CO 80124

www.myAuroraLoan.com

CHELSEA MA 02150-3531

ACCOUNT STATEMENT

Statement Date: 10/13/08
Account Number:
Property Address: CHELSEA MA 02150

Customer Service: 1-800-550-0508
TDD: 1-877-266-7210
Loan Counseling: 1-800-550-0509
TDD: 1-877-266-7211
Property Tax Dept: 1-866-923-6059
Insurance Center: 1-800-732-6578

* See reverse side for hours of operation and other important contact information

ACCOUNT INFORMATION		PAYMENT SUMMARY		AMOUNT DUE	
Balances as of 10/13/08		Principal and/or Interest	\$1,306.25	Payment Due Date	04/01
Principal Balance*	\$220,000.00	Escrow	\$235.76	Payment Amount Due	\$1,542
Escrow Balance	\$689.56-	Optional Products	\$0.00	Past Due Amounts	\$10,794
Suspense Balance	\$0.00	Misc Fees	\$0.00	Unpaid Late Charges	\$235
Interest Rate	7.125%	HUD/Buydown Subsidy -	\$0.00	Unpaid Return Check Fees	\$0
Year-to-Date		Total Monthly Payment	\$1,542.01	Cumulative Other Fees	\$0
Principal Paid	\$0.00			Cumulative Advances	\$48
Interest Paid	\$2,612.50			TOTAL AMOUNT DUE	\$12,619
Taxes Paid	\$1,057.73			If Paid After 10/16/08	
*The principal balance is not the total amount required to pay your loan in full.				Late Charge Amount	\$39
				Total Amount Due	\$12,658

TRANSACTION ACTIVITY SINCE LAST STATEMENT

Transaction Description	Date Due	Transaction Date	Total Received	Principal	Interest	Escrow	Optional Products	Suspense Advances /
Late Charge		09/16/08						39.1

IMPORTANT MESSAGES

If you are in bankruptcy or received a bankruptcy discharge of this debt, please refer to the disclosure on the reverse side "Important Information regarding the Fair Debt Collection Practices Act and Bankruptcy Law."

"Cumulative Advances" include, but are not limited to, property inspection fees, property preservation fees,

After Recording Return To:
RUTH RUHL, P.
Attn: Recording Department
2305 Ridge Road, Suite 105
Rockwall, Texas 75087

[Space Above This Line For Recording Data]

Loan No.:

LOAN MODIFICATION AGREEMENT

(Providing for Step Interest Rate)

This Loan Modification Agreement ("Agreement"), effective this 1st day of April, 2010, between a single man

and Aurora Loan Services LLC

amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Timely Payment Rewards Rider, if any, dated February 28th, 2006 and recorded in Book/Liber 39130 Page 64, Instrument No. _____, of the Official Records of Suffolk County, Massachusetts, and (2) the Note, bearing the same date as, and secured by, the Security Instrument. Said Security Instrument was assigned as follows:

To Aurora Loan Services LLC

as Document No. _____

Book or Liber 44771

Page 66, dated October 23rd, 2008

To N/A
as Document No. N/A

Book or Liber N/A

Page N/A, dated N/A

To N/A
as Document No. N/A

Book or Liber N/A

Page N/A, dated N/A

Loan No.:

The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and personal property described in the Security Instrument (and defined in the Security Instrument as the "Property"), which is located at
Chelsea, Massachusetts 02150

the real property described being set forth as follows:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF

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 April 1st, 2010, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$259,650.93, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.

Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance for the first five years at the yearly rate of 2.000% from April 1st, 2010, and Borrower promises to pay monthly payments of principal and interest in the amount of U.S. \$786.29, beginning on the 1st day of May, 2010 and shall continue the monthly payments thereafter on the same day of each succeeding month until April 1st, 2015. During the sixth year, interest will be charged at the yearly rate of 3.000% from April 1st, 2015, and Borrower shall pay monthly payments of principal and interest in the amount of U.S. \$913.49, beginning on the 1st day of May, 2015 and shall continue the monthly payments thereafter on the same day of each succeeding month until April 1st, 2016. During the seventh year, interest will be charged at the yearly rate of 4.000% from April 1st, 2016, and Borrower shall pay monthly payments of principal and interest in the amount of U.S. \$1,047.75, beginning on the 1st day of May, 2016 and shall continue the monthly payments thereafter on the same day of each succeeding month until April 1st, 2017. During the eighth year and continuing thereafter until the Maturity Date (as hereinafter defined), interest will be charged at the yearly rate of 5.000% from April 1st, 2017, and Borrower shall pay monthly payments of principal and interest in the amount of U.S. \$1,187.99, beginning on the 1st day of May, 2017 and shall continue the monthly payments thereafter on the same day of each succeeding month until principal and interest are paid in full. If on April 1st, 2050, (the "Maturity Date") Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

If Lender exercises this option, Lender shall give Borrower 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 Borrower must pay all sums secured by the Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by the Security Instrument without further notice or demand on Borrower.

4. Borrower also will comply with all other covenants, agreements, and requirements of the 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 Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the specified date in paragraph No. 1 above: