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**LOAN MODIFICATION AGREEMENT
(Providing for Step Interest Rate)**

CMI/CB # [REDACTED]

This Loan Modification Agreement ("Agreement"), made 10/01/08, between [REDACTED], ("Borrower") whose address is [REDACTED], MODESTO, CA 95351-7604 and CitiMortgage, Inc. ("Lender"), whose address is 1000 Technology Drive, O'Fallon, MO 63368-2240, and Mortgage Electronic Registration Systems, Inc., whose address is P.O. Box 2026, Flint, MI 48501-2026 ("Mortgagee"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated 06/20/06, and recorded on 06/28/06 in Book or Liber na, at page(s) na, or Document No. 20060096148, of the Recorders Office of the Records of STANISLAUS COUNTY, California, and (2) 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 [REDACTED], MODESTO, CA 95351-7604, the real property described being set forth in the attached LEGAL DESCRIPTION, or as follows:

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 10/01/08, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$318,444.07, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized. (The current unpaid principal balance now due and owing of \$308,930.70, plus the total capitalized amount of \$9,513.37 equal the Unpaid Principal Balance of \$318,444.07.)
2. 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 year at the yearly rate of 4.875%, from 10/01/08 and Borrower promises to pay monthly payments of principal and interest in the amount of \$1,509.26, beginning on 11/01/08. During the second year, interest will be charged at the yearly rate of 5.875%, from 10/1/09, and Borrower shall pay monthly payments of principal and interest in the amount of \$1,721.15 beginning on 11/1/09. During the third year and continuing thereafter until the Maturity date (as hereinafter defined), interest will be charged at the yearly rate of 6.875%, from 10/1/10, and Borrower shall pay monthly payments of principal and interest in the amount of \$1,940.28 beginning on 11/1/10 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 10/01/48 (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.