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LOAN MODIFICATION AGREEMENT (Providing for Stop Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 23rd day of September, 2008, between [redacted] ("Borrowers") and First Franklin Financial Corporation ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Security Deed (the "Security Instrument"), and Timely Payment Rewards Rider, if any, dated 9/27/2006 recorded in Book or Liber 18303 at page(s) [redacted] of the Register's Office Records of [redacted] (Name of Records)

Anne Arundel County, MD and (2) the Note bearing the same date as, and secured by, (County and State, or other jurisdiction)

The Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at [redacted] Ave, Odenton, MD 21113 (Property Address)

the real property described being set forth as follows:

Beginning for the same and being known as Lot No. [redacted] Block G, as shown on a Plat entitled King Heights, Section Three, dated October, 1956, recorded among the Plat Records of Anne Arundel County, Plat prepared by John W. Boutwell, in Liber 30, folio 3.

For Informational Purposes Only: The improvements thereon being known as [redacted] formerly [redacted] Avenue, Odenton, Maryland 21113.

BEING all and the same lot of ground which by Deed dated January 3, 1995, and recorded among the Land Records of Anne Arundel County, Maryland in Liber No. 6894, folio 296, was granted and conveyed by Sherman Urquheart, unto Sherman Urquheart and Michael F. Urquheart.

Parcel No.: 04-426-059 [redacted]

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 October 1, 2008, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$382,263.34 consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.
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 two years at the yearly rate of 6.875% from October 1, 2008, and Borrower promises to pay monthly payments of principal and interest in the amount of \$2,340.88 beginning on the 1st day of November, 2008. During the third year, interest will be charged at a yearly rate of 7.875% from October 1, 2010, and Borrower shall pay monthly payments of principal and interest in the amount of \$2,615.71 beginning on the 1st day of November, 2010. During the fourth year and continuing thereafter until the Maturity Date (as hereinafter defined), interest will be charged at the yearly rate of 8.35% from October 1, 2011 and Borrower shall pay monthly payments of principal and interest in the amount of \$2,747.97 beginning on the 1st day of November, 2011 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 October 1, 2048 (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, 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 hereby

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First Franklin Loan Services
 P.O. Box 1838
 Pittsburgh, PA 15230-1838

September 23, 2008

██████████ Ave
 Odenton MD 21113

RE: Loan Number 104476██████████
 Property Address: 1228 Queen Anne Ave
 Odenton MD 21113

Dear Loan Customer(s):

Your request for a loan modification has been approved subject to the terms and conditions outlined in this letter. The terms of the modification are as follows:

Initial Modified Interest rate: 6.875% Fixed
 Interest Rate adjusts to 7.875% Fixed on October 1, 2010
 Interest Rate adjusts to 8.35% Fixed on October 1, 2011
 * This last rate remains in effect for the remainder of the loan term.

Term	480 Months
Maturity Date	October 1, 2048
New Principal Balance	\$382,263.34
New Principal/Interest Amount	\$2,340.88
New Principal/Interest/Escrow Amount	\$2,567.93
New Principal/Interest Payment Effective Date	November 1, 2008

Your total monthly payment, including the monthly escrow deposit, is \$2,567.93. This amount will change if an analysis of your escrow account results in a change to the amount of your escrow.

The establishment of an escrow account for taxes is required on all loan modifications (except if the loan is a second lien). An escrow account is required for the life of the loan. Also, an initial payment of \$1,823.27 in certified funds is required with your signed modification agreement. The breakdown of what this payment covers is detailed on Page 2 along with additional IMPORTANT information regarding this approval.

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, 104476

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The initial payment of \$3,000.00 referenced on Page 1 covers:

- * \$991.02 Attorney Fees, \$763.75 Appraisal Fee, \$.60 Payment Shortag
- * \$1,089.63 Late Charges, \$100.00 Property Report, \$40.00 Recording
- * \$15.00 Other Fees, Less \$1,176.73 in suspense

Attached is your Loan Modification Agreement. Please sign this document, have it notarized and return to me on or before September 30, 2008 along with the initial payment detailed above. Your agreement will not be considered complete without the return of ALL of the items requested.

Please use the enclosed prepaid UPS envelope to return the executed loan modification and other requested documents. Place the envelope in a UPS drop-off box or call UPS at 1-800-PICK-UPS (1-800-742-5877) to schedule a pick up at your home.

Your billing statement may not arrive before your first payment due date. Your new statement cannot be prepared until all requested items have been received. Please forward your payment, when due, to my attention until you receive your new statement. Your first modification payment, in the amount of \$2,567.93, is due on November 1, 2008.

As a condition of this modification, a title search of the property must be performed to ensure there are no liens or encumbrances on the title. If any other liens exist, the other lienholder(s) must agree in writing to subordinate their lien. OBTAINING THE SUBORDINATION AGREEMENT IS YOUR RESPONSIBILITY. Please contact me immediately if you are aware of any other liens or mortgages on this property. I will furnish you with a copy of the Subordination Agreement form.

Please note that filing bankruptcy will render this Agreement null and void unless you obtain approval from the bankruptcy court.

Also note that normal servicing of your loan will continue, including foreclosure proceedings, if applicable, until the modification is complete. If you decide a modification is not your best option, please let me know. If you have any questions, I am available to assist you at 800-622-5035, extension 11909. Our hours of operation are Monday through Friday between 8 a.m. and 10 p.m. Eastern Time.

Sincerely,


Loss Mitigation

Enclosures

LM206/MTF

You should consider this letter as coming from a debt collector as we sometimes act as a debt collector. Any information provided by you will be used to collect this debt. However, if you are in bankruptcy or received a bankruptcy discharge for this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.

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ACKNOWLEDGEMENT

The undersigned do hereby acknowledge and accept the terms of the modification outlined in this letter. Please return the signed acknowledgement to:

First Franklin Loan Services
ATTN: Loss Mitigation, 24-120
150 Allegheny Center Mall
Pittsburgh, PA 15212

DATE: _____

BORROWER: _____

DATE: _____

BORROWER: _____



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