

JUL-18-2008 WED 03:17 PM GREEN TREE

FAX NO. 4803332805

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GREEN TREE
Variable Rate Loan Conversion Agreement
(Variable to Fixed Interest Rate)

Creditor/Loan Servicer: Green Tree Servicing LLC.

Account Number: 89004399

Customer Name(s): JULIETA [REDACTED]

Address: [REDACTED] CIRCLE

City: VISTA

State: CA

Zip: 92084

Original Loan Amount: 568,504.73

Term of Rate/Payment Modification: 464 MONTHS

New Fixed Interest Rate: 8.10%

Current Variable Interest Rate: 10.09%

This Revision Agreement ("Agreement") is made this 16th day of July, 2008. In this Agreement, "I", "Me", or "My" refers to the Borrower(s) signing below, while "You" or "Your" refers to the Creditor/Loan Servicer. The purpose of this Agreement is to convert My loan from a variable interest rate to a fixed interest rate and adjust the payments accordingly.

You and I agree to permanently modify the interest rate and the monthly payment amount of My original Note/Retail Installment Contract and Mortgage, if applicable, dated 6/28/2006, or amendments thereto ("Credit Agreement"). The provisions and references in My Credit Agreement to an Adjustable Rate Rider or to an adjustable or variable interest rate are hereby terminated, including, but not limited to, all notices required pursuant to those provisions.

The Note will be converted from a variable interest rate to a fixed interest rate and will accrue interest at per annum, effective as of August 1, 2008. Beginning September 1, 2008, My monthly principal and interest payment amount will be reduced from the current principal and interest monthly payment in the amount of \$4,880.45 to a new fixed principal and interest payment in the amount of \$4,013.70. I will refer to My monthly Billing Statement to determine My new total monthly payment amount which may include applicable fees assessed to My account, such as insurance, escrow and/or late fees.

The principal and interest for the installments that were due for December 2007 - August 2008 will be added to My final payment under the Credit Agreement, where applicable, and interest will continue to accrue on such principal. Past Due Insurance and other Past Due Miscellaneous fees will be added to My final payment, unless paid. Any unpaid Late Fees or NSF charges will remain due, unless paid.

Except as herein provided, I acknowledge this Agreement is a revision only to the adjustable or variable rate provisions in the Credit Agreement. Except as amended herein, all other terms and conditions of the Credit Agreement, where applicable, shall remain in full force and effect. I agree to be bound by and to perform all of the covenants and agreements in the Credit Agreement at the time and in the manner therein provided.

You are granting this conversion to a fixed, reduced interest rate and reduced monthly payment in consideration of Me making one full regular monthly payment to accompany this Agreement or within 30 days prior to the date You receive this Agreement. If such payment has not been made within 30 days prior to the date that You receive this Agreement, a payment in the amount of N/A must be received by You along with this Agreement. This Agreement is not binding until the Agreement, inclusive of all original terms, has been signed by the borrower(s); the one full regular monthly payment in good funds has been received by You; and You have accepted the Agreement.

JULIETA [REDACTED]

Date

Accepted by: _____

Authorized GT Employee