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**LOAN MODIFICATION AGREEMENT**  
(Providing for a Step Rate to a Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 26 June 2014, between ("Borrower") ~~XXXXXXXXXXXXXXXXXXXX~~, and NATIONSTAR MORTGAGE ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), Dated 12/08/2006 and Recorded: See attachment A Mortgage Book: Document # See attachment A, in the County Clerks Office of

VIRGINIA BEACH CITY, in the State of VIRGINIA.

(Name of Records)

(County and State, or other jurisdiction)

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 ~~XXXXXXXXXXXXXXXXXXXX~~, VIRGINIA BE, VA. 23456.

(Property Address)

the real property described being set forth as follows:

All that tract or parcel of land as shown on Schedule "A" attached hereto which is incorporated herein 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 the 1st day of Aug, 2014, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$681,081.84, consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date. Notwithstanding the foregoing, for legal purposes, the Unpaid Principal Balance shall be due and owing, and for calculation in arrears, on July 1st, 2014
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 2.000% from July 1st, 2014 to July 1st, 2016; then interest will be charged on the Unpaid Principal Balance at the yearly rate of 3.875% from July 1st, 2016 and continuing at that rate going forward. The Borrower promises to make monthly payments of principal and interest of U.S. \$2,342.50, plus the escrow payment beginning on the 1st day of Aug, 2014; followed by monthly payments of principal and interest of U.S. \$3003.33, plus the escrow payment beginning on the 1st day of Aug, 2016; and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on 09/01/2047 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may, at its option, require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower