



Ocwen Loan Servicing, LLC
WWW.OCWEN.COM
 Helping Homeowners is What We Do!™

1661 Worthington Road, Ste 100
 West Palm Beach, FL 33409
 Toll Free: (800) 746-2936

3/26/2014

Loan Number:
 Property Address:

Allison Park, PA 15101

Allison Park, PA 15101

PROPOSED MODIFICATION AGREEMENT

Dear Borrower(s):

Enclosed please find a proposed modification agreement (the "Agreement") on your loan referenced above for your review and consideration.

In order to accept this modification on your loan, you must complete ALL of the following steps on or before 5/1/2014, ("Due Date"):

1. **SIGN** the bottom of the Agreement on the line(s) for the Borrower(s);
2. **FAX** the fully executed Agreement to:

	Attention: Home Retention Department
	(407) 737-5693
3. **PAY** the full down payment in the amount of:

	\$1,185.85
	[See Payment Instructions Attached]
4. **NEW MONTHLY PAYMENT:**

Principal and Interest Payment:	\$ 851.47
Escrow Payment:	\$ 334.38
Total	\$1,185.85

 starting on 6/1/2014.
5. **SEND** proof of insurance coverage*

(Send proof of insurance ONLY to Escrow Dept. DO NOT include the Agreement.)	Attention: Escrow Department
	Fax: (888)-882-1816
	E-mail : updateinsuranceinfo@ocwen.com

* Proof of insurance and the Agreement must be sent separately to the correct departments using the fax numbers provided above.

If your loan is not currently escrowed, you must provide Ocwen Proof of Insurance (Declaration Page) on or before 5/1/2014. If no proof of insurance is received by 5/1/2014, an insurance policy will be lender-placed with the monthly cost included in your mortgage payment. The cost of lender-placed insurance may be more expensive than insurance you may obtain for yourself.

Time is of the essence on this offer. If ALL of the items above are not completed by the Due Date, which includes the receipt of an executed counterpart to the Agreement signed by all parties, the Agreement will have no force or effect and

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This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



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the original terms of your note will apply. Any down payment received will be applied in accordance with the original terms of your loan agreement. Please be advised that Ocwen Loan Servicing, LLC will not delay, postpone or otherwise stop any collection efforts until ALL of the steps above have been completed.

If you have any questions or require additional information, please contact the Customer Care Center directly at (800) 746-2936. We are available Monday through Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and Sunday 9:00 am to 9:00 pm ET.

PATRICIA MEDINA has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents.

Sincerely,

Ocwen Loan Servicing, LLC

PAYMENT REMITTANCE INFORMATION

- 1 Make checks payable to Ocwen Loan Servicing, LLC.
- 2 Always include your loan number with your payment.

OVERNIGHT DELIVERY

(Personal Check, Money Order or Certified Checks)

Ocwen Loan Servicing, LLC
 ATTN: Cashiering Department
 1661 Worthington Road, Suite 100
 West Palm Beach, Florida 33409

MONEY GRAM

RECEIVER CODE: 2355
 PAYABLE TO: OCWEN LOAN SERVICING, LLC
 CITY: ORLANDO
 STATE: FLORIDA
 REFERENCE: LOAN # 7131053774
 AGENT LOCATER: (800) 926-9400

BY WUQC

Code City: Ocwen
 State: FL
 Reference: Loan # 7131053774
 Attn: Home Retention Department

BANK: Wells Fargo Bank, NA

ABA: 121000248

ACCOUNT NAME: OCWEN Loan Servicing, LLC in Trust for Various investors and Mortgagors

ACCOUNT NUMBER: 4124823352

REFERENCE: Loan Number, Property Address, and Borrower Name

Email: Transferfunds@ocwen.com with the details of the wire



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LOAN MODIFICATION AGREEMENT

Ocwen Loan Servicing, LLC ("Ocwen") is offering you this Loan Modification Agreement ("Agreement"), dated 3/26/2014, which modifies the terms of your home loan obligations as described in detail below:

- A the Mortgage, Deed of Trust, or Security Deed (the "Mortgage"), dated and recorded in the public records of Allegheny County, and
- B the Note, of the same date and secured by the Mortgage, which covers the real and personal property described in the Mortgage and defined therein as the "Property", located at 4137 Branding Pl, Allison Park, PA 15101..

Pursuant to our mutual agreement to modify your Note and Mortgage and in consideration of the promises, conditions, and terms set forth below, the parties agree as follows:

- 1 In order for the terms of this modification to become effective, you promise to make an Initial down payment ("Down Payment") of \$1,185.85 on or before 5/1/2014 and Two (2) equal monthly payments of principal and interest in the amount of \$ 851.47, and any escrowed amount as outlined in section 3 below, to Ocwen ("Trial Period") beginning on 6/1/2014, and thereafter due on same day of each succeeding month.
- 2 You agree that, at the end of the Trial Period, the new principal balance due under your modified Note and the Mortgage will be \$159,209.13. Upon modification, your Note will become contractually current; however, fees and charges that were not included in this principal balance will be your responsibility.
- 3 You will be required to pay to Ocwen, until such time the loan is paid in full, a sum to provide for payment of amounts due for (i) yearly taxes and assessments which may attain priority over the Security Instrument as a lien on the Property, and (ii) yearly hazard or property insurance premiums, all in accordance with the terms and conditions of the Security Instrument. A waiver of this requirement by Ocwen as of the Effective Date shall not constitute a waiver of such requirement at any future date, and Ocwen specifically reserves the right, in its sole and absolute discretion, to impose such requirement at any time upon written notice to you.
- 4 If you successfully complete the Trial Period, your loan will automatically be modified pursuant to the terms of this Agreement (the "Modification"). However, if you fail to send any full payment on or before the respective due date during the Trial Period, the Trial Period will immediately terminate and the Modification offer will be null and void. Acceptance and application of late payments during the Trial Period does not waive Ocwen's right to terminate the Trial Period, nullify the Modification, or resume foreclosure or other activities related to the delinquency of the loan under its original terms.
- 5 After the Trial Period expiration, you promise to make payments of principal and interest, and, if applicable, any escrowed amount as outlined in section 3, on the same day of each succeeding month until all amounts owed under the Note and Modification are paid in full.
- 6 Upon Modification, the new amount payable under your Note and the Mortgage will be increased to the total amount of debt owed on your loan.
- 7 Upon Modification, the annual rate of interest charged on the unpaid principal balance of your loan will be converted to a fixed rate of 5.30319% . This rate will remain in effect until the maturity date of your loan 12/1/2036.



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- 8 If you sell your property, refinance, or otherwise payoff your loan during the 12 months following the date of Modification, the Modification will be voidable at the sole option of Ocwen and all amounts owed under the obligations existing prior to the Modification will be due and owing.
- 9 You will comply with all other covenants, agreements, and requirements of your Mortgage, including without limitation, the covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that you are obligated to make under the Mortgage, except as otherwise provided herein.
- 10 You understand and agree that:
 - a All the rights and remedies, stipulations, and conditions contained in your Mortgage relating to default in the making of payments under the Mortgage will also apply to default in the making of the modified payments hereunder.
 - b All covenants, agreements, stipulations, and conditions in your Note and Mortgage will remain in full force and effect, except as herein modified, and none of the your obligations or liabilities under your Note and Mortgage will be diminished or released by any provisions hereof, nor will this Agreement in any way impair, diminish, or affect any of Ocwen's rights under or remedies on your Note and Mortgage, whether such rights or remedies arise there under or by operation of law. Also, all rights of recourse to which Ocwen is presently entitled against any property or any other persons in any way obligated for, or liable on, your Note and Mortgage are expressly reserved by Ocwen.
 - c Any expenses incurred in connection with the servicing of your loan, but not yet charged to your account as of the date of this Agreement, may be charged to your account after the date of this Agreement.
 - d Nothing in this Agreement will be understood or construed to be a satisfaction or release in whole or in part of your Note and Mortgage.
 - e In the event that a foreclosure is pending, the foreclosure action will not be dismissed. However, Ocwen will take reasonable action to place it on hold pending your completion of the Trial Period.
 - f During the Trial period, your loan will continue to be delinquent. As a result, late fees may be charged and credit reporting will continue pursuant to the original terms of your Note.
 - g You agree to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Ocwen, will bind and inure to your heirs, executors, administrators, and assigns.
 - h You understand that this agreement is legally binding and that it affects your rights. You confirm that you have had the opportunity to obtain, independent legal counsel concerning this Agreement and are signing this Agreement voluntarily and with full understanding of its contents and meaning.
 - i Corrections and Omissions: You agree to execute such other and further documents as may be reasonably necessary to consummate the transactions contemplated herein or to perfect the liens and security interests intended to secure the payment of the loan evidenced by the Note.

Ocwen Loan Servicing, LLC

~~XXXXXXXXXX~~

By: _____

~~XXXXXXXXXX~~

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3/26/2014

BALLOON DISCLOSURE

Loan Number: ~~XXXXXXXXXX~~
Property Address: ~~XXXXXXXXXX~~ Allison Park, PA 15101

The loan modification for which you have applied contains a balloon provision. This means that even if you make all payments full and on time, the loan will not be paid in full by the final payment date. A single balloon payment will be due and payable in full on 12/1/2036, provided that all payments are made in accordance with the loan terms and the interest rate does not change. Your estimated balloon payment amount is \$83,101.24 and will be due in a single payment on 12/1/2036 for the entire loan term. The balloon payment may vary depending on your payment history, and, if you have an adjustable rate mortgage, any interest rate changes that occur during the life of the loan.

Neither Ocwen Loan Servicing, LLC nor any lender to which your loan is transferred or assigned is under any obligation to finance the amount of the balloon payment. In addition, the value of the real estate securing this loan may change during the term of the loan. On the date the balloon payment becomes due, the value of the real estate may not be sufficient to secure a new loan in an amount equal to the balloon payment.

I/we have read the above disclosure and acknowledge receiving a copy by signing below.

***All individuals on the title (even if not a borrower on the note) must sign this agreement. If there are more than two title holders to this property, please have them sign below.**

Borrower ~~XXXXXXXXXX~~

Borrower ~~XXXXXXXXXX~~

Date

Date

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