

The [REDACTED] Inc.  
[REDACTED]  
[REDACTED]  
Oklahoma City, OK 73108  
Tel: [REDACTED]  
Fax: [REDACTED]

4/6/2009

RE: [REDACTED] Account Number:

Recently, we worked with you to modify the terms of your mortgage loan. We are pleased that we were able to reach an agreement that reflects your current financial situation.

Now, it is time to complete the enclosed Loan Modification agreement. This Agreement must be signed and witnessed in the presence of a Notary Public. The person witnessing the signing of this document cannot be a person listed on the note or any other loan documents.

The document should be completed and returned to [REDACTED] within 10 days from the date above. We have enclosed a pre-paid Federal Express label for your convenience. The return address is as follows:

The [REDACTED]  
Attn: [REDACTED]  
Oklahoma City, OK 73108

Please bear in mind that if we do not receive the notarized Agreement from you, no modification of the loan will occur and future modifications may not be considered.

At [REDACTED] we understand how important your home is to you. We also know that planning your finances and maintaining your financial well being are paramount. We want to assist you in any way we can. If for any reason you need assistance or have questions about the Agreement, please do not hesitate to contact us at [REDACTED]

Sincerely,

[REDACTED]

Enclosures

SECURE  
P.C.

MODIFICATION AGREEMENT

This Modification Agreement is made on 4/6/2009, by and between [REDACTED] and The [REDACTED], Inc.

RECITALS

- A. Borrower entered into a mortgage loan transaction with [REDACTED] as evidenced by a Promissory Note dated [REDACTED], in the original principal amount of \$161,600.00, secured by a deed of trust dated the same date as the Note [REDACTED] Loan number [REDACTED]
- B. The Note provides for changes in the interest rate.
- C. Borrower and [REDACTED] have agreed to change the terms of the Note from an adjustable rate to a fixed rate of interest.

AGREEMENT

NOW, THEREFORE, Borrower and [REDACTED] agree as follows:

- 1. The current outstanding principal balance is \$161,600.00
- 2. The interest rate is 6%.
- 3. Section 2 of Note, regarding changes in the interest rate, is deleted.
- 4. The provisions of the Adjustable Rate Rider are deleted.
- 5. The monthly payment is \$1,021.31 for 314 months. The final payment may be more or less as necessary to pay the loan in full.
- 6. Except as modified in this Agreement, all other terms and conditions of the Loan remain in full force and effect.

IN WITNESS WHEREOF, Borrower and [REDACTED] have executed this Modification Agreement as of the date first written above.

[REDACTED]

STATE OF [REDACTED]  
COUNTY OF [REDACTED]

Before Me, a Notary Public in and for said County, personally appeared the above named Borrowers and acknowledged that he/she did sign the foregoing instrument, and that the same is his/her free act and deed, dated [REDACTED]

[REDACTED]

My Commission Expires: [REDACTED]

The [REDACTED] Group/Consumer Finance, Inc.

By: \_\_\_\_\_

Title:

SECURE CENTER P.C.