



#2,263 to \$1,573

7.25% to 4.75%

12 months of Late
Payments Waived

VIA FEDERAL EXPRESS OVERNIGHT MAIL

June 28, 2010

TONY [REDACTED]
LYNN [REDACTED]
[REDACTED]
BALTIMORE MD 21237

VERY IMPORTANT - PLEASE READ!!!

RE: PNC Loan Number # [REDACTED]
Loan Modification Agreement

Dear Borrower:

Enclosed please find two original Loan Modification Agreements and an Affidavit of Non-Homestead to be reviewed, executed, notarized and returned by July 1, 2010. I have enclosed an overnight mail envelope and a copy of the Loan Modification Agreement for your convenience.

The new estimated payment amount effective with the July 1, 2010 payment will be \$1,573.20 which is principal and interest at \$1,204.81 and current escrow collection of \$368.15. We will be capitalizing an amount of \$19,977.92 which represents delinquent interest in the amount of \$13,713.96 and delinquent escrow in the amount of \$4,774.76 and attorney fees and costs in the amount of \$1489.20 increasing the principal balance to \$230,962.84. The new maturity date is 06/1/2040.

Please mail all payments to:

PNC Mortgage/Payment Services
B6-YM14-01-1
[REDACTED]
Dayton, OH 45401-1820

Should you have any questions regarding this agreement, please do not hesitate to contact me at [REDACTED]

Sincerely,

Danielle Pauling
Loss Mitigation Specialist

Enclosures

Prepared By:
LoanCare Servicing Center, Inc.
3637 Sentara Way, Suite 303
Virginia Beach, VA 23452

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

Loan Number: [REDACTED]

This Loan Modification Agreement ("Agreement"), made this 24th day of June, 2010,
between
LYNN [REDACTED] AND TONY [REDACTED]

("Borrower") and
PNC MORTGAGE

("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated September 26, 2008 and recorded in the
BALTIMORE Records of
[Name of Records]
BALTIMORE
[County and State, or other Jurisdiction]

LOANCARE SERVICING CENTER, INC. MODIFIED
LOAN MODIFICATION AGREEMENT - Single-Family -
Fannie Mae Uniform Instrument -
Providing For Fixed Interest Rate
Amended to include Notary Acknowledgments and other information
VMP ©
Wolters Kluwer Financial Services ©2009, 2008

Form 3179 1/01 (rev. 01/09)

D13548 (0904)
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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

[REDACTED]
BALTIMORE, MD 21237

[Property Address]

the real property described being set forth as follows:

LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF, AS EXHIBIT 'A'

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 June 24, 2010, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 230,962.84, 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 year at the yearly rate of 4.750 % from June 1, 2010

Borrower promises to make monthly payments of principal and interest in the amount of U.S. \$ 1,204.81, beginning on the 1st day of July, 2010, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full.

The yearly rate of 4.750 % will remain in effect until principal and interest is paid in full.

If on June 1, 2040 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

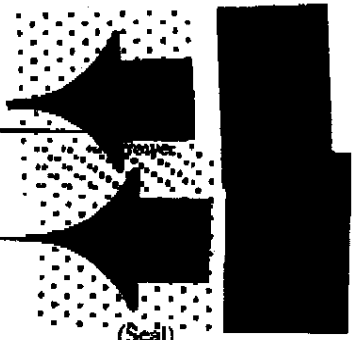
3. If all or any part of the Property or any Interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by 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 forever canceled, null and void, as of the date specified in paragraph No. 1 above:
 - (a) all terms and provisions of the Note and Security Instrument (if any) providing for, implementing, or relating to, any change or adjustment in the rate of interest payable under the Note, including, where applicable, the Timely Payment Rewards rate reduction, as described in paragraph 1 of the Timely Payment Rewards Addendum to Note and paragraph A.1 of the Timely Payment Rewards Rider. By executing this Agreement, Borrower waives any Timely Payment Rewards rate reduction to which Borrower may have otherwise been entitled; and
 - (b) all terms and provisions of any adjustable rate rider or Timely Payment Rewards Rider, where applicable, or other instrument or document that is affixed to, wholly or partially incorporated into, or is part of, the Note or Security Instrument and that contains any such terms and provisions as those referred to in (a) above.
5. Borrower understands and agrees that
 - (a) All the rights and remedies, stipulations, and conditions contained in the Security Instrument relating to default in the making of payments under the Security Instrument shall also apply to default in the making of the modified payments hereunder.
 - (b) All covenants, agreements, stipulations, and conditions in the Note and Security Instrument shall be and remain in full force and effect, except as herein modified, and none of the Borrower's obligations or liabilities under the Note and Security Instrument shall be diminished or released by any provisions hereof, nor shall this Agreement in any way impair, diminish, or affect any of Lender's rights under or remedies on the Note and Security Instrument, whether such rights or remedies arise thereunder or by operation of law. Also, all rights of recourse to which Lender is presently entitled against any property or any other persons in any way obligated for, or liable on, the Note and Security Instrument are expressly reserved by Lender.
 - (c) Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument.
 - (d) All costs and expenses incurred by Lender in connection with this Agreement, including recording fees, title examination, and attorney's fees, shall be paid by the Borrower and shall be secured by the Security Instrument, unless stipulated otherwise by Lender.
 - (e) Borrower agrees 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 Lender, shall bind and inure to the heirs, executors, administrators, and assigns of the Borrower.

TONY [REDACTED]

LYNN [REDACTED]



(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

BORROWER ACKNOWLEDGMENT

State of Maryland
County of BALTIMORE

On this _____ day of _____, before me,
_____, the undersigned officer, personally appeared

TONY [REDACTED], LYNN [REDACTED]

known to me (or satisfactorily proven) to be the person whose name(s) is/are subscribed to the within instrument and acknowledged that he/she (they) executed the same for the purposes therein contained. My witness whereof I hereunto set my hand and official seal.

My commission expires:

Notary Public



NOTARIZE

By: _____

LENDER ACKNOWLEDGMENT

Commonwealth/State of Virginia
County of Virginia Beach

On this the _____ day of _____, before me,
_____, the undersigned officer, personally appeared

known to me (or satisfactorily proven) to be the person duly authorized to execute instruments on behalf of
the corporation whose name is subscribed as attorney-in-fact for
PNC MORTGAGE

a corporation, and acknowledged that he/she, as such
being authorized to do so, executed the foregoing instrument as the act of the principal for the purposes
therein contained, by signing the name of the corporation by himself/herself as

In witness whereof I hereunto set my hand and official seal.
