



Ocwen Loan Servicing, LLC  
[REDACTED]  
Orlando, Florida 32878

WWW.OCWEN.COM

**PAYMENT REMITTANCE INFORMATION**

1. Make checks payable to Ocwen Loan Servicing, LLC.
2. Always include your loan number with your payment.
3. The down payment must be in the form of certified funds.

**OVERNIGHT DELIVERY**

**(Money Order & Certified Checks Only)**

OCWEN LOAN SERVICING, LLC  
ATTN: CASHIERING DEPARTMENT

[REDACTED]  
ORLANDO, FL 32826

**MONEY GRAM**

RECEIVER CODE: [REDACTED]  
PAYABLE TO: OCWEN LOAN SERVICING, LLC  
CITY: ORLANDO  
STATE: FLORIDA  
REFERENCE: [REDACTED]  
AGENT LOCATER: [REDACTED]

**BANK WIRE**

BANK: JPMorgan Chase Bank, NA  
ABA: [REDACTED]  
ACCOUNT NAME: Ocwen Financial Corporation  
ACCOUNT NUMBER: [REDACTED]  
REFERENCE: Loan Number, Property Address,  
and Borrower Name  
Email: [REDACTED] with the  
details of the wire.

**BY WUOC**

Code City: Ocwen  
State: FL  
Reference: Loan # [REDACTED]  
Attn: Home Retention Department

**LOAN MODIFICATION AGREEMENT**

Ocwen Loan Servicing, LLC ("Ocwen") is offering you this Loan Modification Agreement ("Agreement"), dated February 21, 2009, 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 COCHISE 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 [REDACTED], Saint David, AZ 85630.

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 \$3,156.00 on or before February 27, 2009 and two (2) equal monthly payments of principal and interest in the amount of \$1,943.89 to Ocwen ("Trial Period") beginning on April 1, 2009, 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 \$371,813.37. 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. Any payments due for taxes or insurance will be your responsibility in addition to the payments of principal and interest required under the terms of this modification. If this loan is currently escrowed, Ocwen will continue to collect the required escrow amounts with your monthly principal and interest payment.
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 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.

[REDACTED]  
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