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DOC # 0738353
02/24/2009 08:30 AM Deputy: GB
OFFICIAL RECORD
Requested By:
CENTRAL MORTGAGE COMPANY

Parcel #1220-17-614-019

Douglas County - NV
Karen Ellison - Recorder
Page: 1 Of 6 Fee: 19.00
BK-0209 PG- 5726 RPTT: 0.00



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PREPARED BY: *Susan M. Taylor*
SUSAN M. TAYLOR - CENTRAL MORTGAGE COMPANY
801 John Barrow, Suite 1, Little Rock, AR 72205
501-716-6026

Recording Requested By & Return To:
Central Mortgage Company
801 John Barrow, Suite 1
Little Rock, AR 72205-6523

CMC No.: 0292099196
MERS No.: 100095600060148799
MERS PHONE: 1-888-679-6377

COVER SHEET FOR
Loan Modification Agreement

Prepared By:
Central Mortgage Company
801 John Barrow Road, Suite 1
Little Rock, AR 72205
501-716-6026

Return to:
WACO Modifications
Attn: Crystal Zihala
801 John Barrow Rd, Suite 1
Little Rock, AR 72205
Phone: 501-716-4160
File #: 0801674-968

FHLMC # 331909103

OMC # 0292099196

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**LOAN MODIFICATION AGREEMENT
(To a Fixed Interest Rate)**

IF THE LOAN MODIFICATION AGREEMENT MUST BE RECORDED, TWO ORIGINAL LOAN MODIFICATION AGREEMENTS MUST BE EXECUTED BY THE BORROWER: ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED

This Loan Modification Agreement (the "Agreement"), made and effective this 22nd day of September, 2008, between Central Mortgage Company ("Lender") and Tiffany Esther Feddish, an unmarried woman, ("Borrower"), modifies and amends certain terms of Borrower's indebtedness evidenced by (1) the Note (the "Note") to Lender dated the 21st day of September, 2006, in the original principal sum of U.S. \$235,000.00 and secured by (2) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") and Rider(s), if any, dated the same date as the Note and recorded in ~~XXX~~ of the Douglas Records of Douglas County, Nevada. The Security Instrument covers the real and personal property described in the Security Instrument and defined as the "Property", located at:

KY Book 0906 Page 9486 Recorded Sept 27, 2006

1193 Manhattan Way, Gardenville, NV 89460,

(Property Address)

the real property described being set forth as follows:

SEE ATTACHED EXHIBIT "A"

In consideration of the mutual promises and agreements exchanged, Lender and Borrower agree as follows (notwithstanding anything to the contrary contained in the Note and Security Instrument):

1. Current Balance. As of November 1, 2008, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$242,320.60.
2. Interest Rate. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 4.0%,



beginning November 1, 2008, both before and after any default described in the Note. The yearly rate of 4.0% will remain in effect until principal and interest is paid in full.

3. Monthly Payments and Maturity Date. Borrower promises to make monthly payments of principal and interest of U.S. \$1,012.75, beginning on the 1st day of December, 2008, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on November 1, 2048, (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Modification Agreement, the Borrower will pay these amounts in full on the Maturity Date.
4. Place of Payment. Borrower must make the monthly payments at Central Mortgage Company, P.O. Box 8025, Little Rock, AR 72203 or such other place as Lender may require.
5. Partial Payments. Borrower may make a full prepayment or partial prepayments without paying any prepayment charge. Lender will use the prepayments to reduce the amount of principal that Borrower owes under the Note. However, Lender may apply the Prepayment to the accrued and unpaid interest on the prepayment amount before applying the prepayment to reduce the principal amount of the Note. If Borrower makes a partial prepayment, there will be no changes in the due dates or the amount of the monthly payments unless Lender agrees in writing to those changes.
6. Property Transfer. 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 given in accordance with Section 15 of the Security Instrument, 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 this Security Instrument without further notice or demand on Borrower.

7. Compliance with Covenants. 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.

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. Except where otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Agreement.

In Witness Whereof, Lender and Borrower have executed this Agreement.

____ Space Below This Line For Acknowledgment in Accordance with Laws of Jurisdiction ____

Esther
Tiffany Feddish
Tiffany Estler Feddish

BORROWER ACKNOWLEDGMENT

State of Nevada

County of Douglas

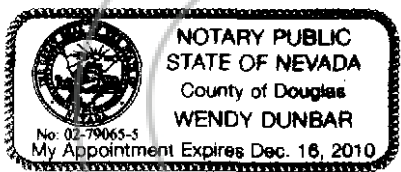
On September 29, 2008, before me Wendy Dunbar, personally appeared Tiffany Estler Feddish, an unmarried woman, who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed this instrument.

I certify under PENALTY OF PERJURY under the laws of the State of Nevada that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

(Seal)

Wendy Dunbar
Notary Public, State of Nevada
My Commission Expires:



_____[Space Below This Line For Acknowledgment in Accordance with Laws of Jurisdiction]_____

-Date

Central Mortgage Company
-Lender

-Date

Mortgage Electronic Registration Systems, Inc.
-Mortgagee

By: *Lou Ann Howard*
Lou Ann Howard
Its: Vice President

By: *Lou Ann Howard*
Lou Ann Howard
Its: Assistant Secretary

LENDER/MORTGAGEE ACKNOWLEDGEMENT

State of Arkansas
§

On _____ before me Marisa Mosley, Notary Public
[name and title of officer] personally appeared Lou Ann Howard, Vice President of Central Mortgage Company
, Lender, and Lou Ann Howard, Assistant Secretary for Mortgage Electronic Registration Systems, Inc., Mortgagee, personally known
to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within
instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by
his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the
instrument.

WITNESS my hand and official seal.



Signature *Marisa Mosley* (Seal)

Exhibit "A"

The land referred to herein is situated in the State of Nevada, County of Douglas, described as follows:

Lot 33, Block F, as said Lot and Block are shown on the Amended map of Ranchos Estates, filed in the office of the County Recorder of Douglas County, State of Nevada, on October 30, 1972, as Document No. 62493.

COPY