

DOC # 794633
12/21/2011 02:23PM Deputy: SG
OFFICIAL RECORD
Requested By:
ServiceLink Aliquippa
Douglas County - NV
Karen Ellison - Recorder
Page: 1 of 7 Fee: \$20.00
BK-1211 PG-4657 RPTT: 0.00



Assessor's Tax Number: *142007616010*
Recording Requested By & Return To:
Chicago Title ServiceLink Division
4000 Industrial Blvd
Aliquippa, PA 15001

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

Mail Tax Statements To:
Joanna D Paetz
3564 Vista Grande Blvd
Carson City, NV 89705

LOAN MODIFICATION AGREEMENT

(Providing for Fixed Interest Rate)

Loan Number: 4949665

MERS Phone: 1-888-679-6377

MIN 1000730 0083380089 9

This Loan Modification Agreement ("Agreement"), made this
between
Joanna D Paetz, a married woman as her sole and separate property

17th day of May, 2011

("Borrower") and
Freedom Mortgage Corporation

("Lender"), and Mortgage Electronic Registration Systems, Inc., (Mortgagee), amends and supplements (1) the
Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated June 5, 2009 and
granted or assigned to Mortgage Electronic Registration Systems, Inc, as mortgagee of record (solely as nominee for
Lender and Lender's successors and assigns), P.O. Box 2026, Flint, Michigan 48501-2026 and recorded in the
County Records of

[Name of Records]

LOANCARE SERVICING CENTER, INC. MODIFIED

LOAN MODIFICATION AGREEMENT WITH MERS - Single-Family - Fannie Mae
Uniform Instrument - Providing For Fixed Interest Rate
Amended for Nevada to include Notary Acknowledgments and other information
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Form 3179 1/01 (rev. 01/09)

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Douglas, Nevada

[County and State, or other jurisdiction]

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

*Recorded 7/24/2009
Book 709 Page 5465
Original Amount \$ 221,044.00*

3564 Vista Grande Blvd
Carson City, NV 89705

[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 May 17, 2011, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 220,809.00, 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 May 1, 2011

Borrower promises to make monthly payments of principal and interest in the amount of U.S. \$ 1,151.84, beginning on the 1st day of June, 2011, 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 May 1, 2041 (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.

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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.

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Joanna D. Paetz 5/23/11 (Seal)
 Joanna D Paetz -Borrower

 (Seal)
 -Borrower

 (Seal)
 -Borrower

 (Seal)
 -Borrower

 (Seal)
 -Borrower

 (Seal)
 -Borrower

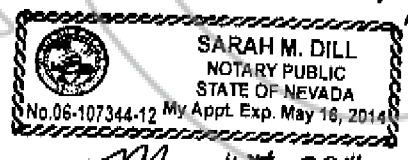
 (Seal)
 -Borrower

 (Seal)
 -Borrower

BORROWER ACKNOWLEDGMENT

State of Nevada
County of Douglas

This instrument was acknowledged before me on May 23rd, 2011 by
Joanna D Paetz



My commission expires: May 16th, 2011

Sarah M Dill
Notary Public



Freedom Mortgage Corporation

By LoanCare, a Division of FNF Servicing, Inc. as Agent under Limited POA

(Seal)

-Lender

By:

Heena Williams

Heena Williams, Vice President

LoanCare, a Division of FNF Servicing, Inc. By POA 06/07/10

LENDER ACKNOWLEDGMENT

State of Virginia

County of Virginia Beach

This instrument was acknowledged before me on
Heena Williams, Vice President
LoanCare, a Division of FNF Servicing, Inc. By POA 06/07/10
as attorney-in-fact for
Freedom Mortgage Corporation
By LoanCare, a Division of FNF Servicing, Inc. as Agent under Limited POA

May 25, 2011

by

Dianna Davenport



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Mortgage Electronic Registration Systems, Inc.

(Seal)

-Mortgagee

By: *Arona Williams*

ARONA WILLIAMS

Assistant Secretary

MORTGAGEE ACKNOWLEDGMENT

State of Virginia

County of Virginia Beach

This instrument was acknowledged before me on

May 25, 2011

ARONA WILLIAMS

Assistant Secretary

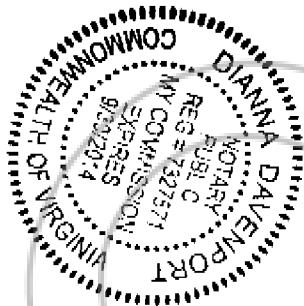
Mortgage Electronic Registration Systems, Inc.

by

AS

on behalf of

Dianna Davenport



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Exhibit A
Legal Description

ALL THAT PARCEL OF LAND IN CITY OF CARSON CITY, DOUGLAS COUNTY, STATE OF NEVADA, AS MORE FULLY DESCRIBED IN DEED BOOK 905, PAGE 11423, ID# 142007616010, BEING KNOWN AND DESIGNATED AS LOT 60, BLOCK A, AS SHOWN ON THE FILED MAP OF HIGHLAND ESTATES UNIT NO. 2, FILED IN THE OFFICE OF THE COUNTY RECORDER OF DOUGLAS COUNTY, STATE OF NEVADA, ON JULY 27, 1978, AS DOCUMENT NO. 17090.

BY FEE SIMPLE DEED FROM MARILYN KAY LICURSI, AN UNMARRIED WOMAN, WHO ACQUIRED TITLE AS MARILYN K. LICURSI, A MARRIED WOMAN AS SET FORTH IN DEED BOOK 905, PAGE 11423 DATED 09/20/2005 AND RECORDED 09/28/2005, DOUGLAS COUNTY RECORDS, STATE OF NEVADA.