

~~When Recorded Mail To:~~

Faslo Solutions, LLC
Bldg 2 Floor 4, 1 First American Way
Westlake, TX 76262
ATTN:LOSS MITIGATION

THIS DOCUMENT WAS PREPARED BY:

SADE JACKSON
Faslo Solutions, LLC
Bldg 2, Floor 4, 1 First American Way
Westlake, TX 76262

Tax Parcel No.: 15182280170000

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FHA Case No. **0201292150**
Loan No. **0070527189**

LOAN MODIFICATION AGREEMENT

4233380

This Loan Modification Agreement ("Agreement"), made this **JUNE 1, 2010**
between **DONNIE REED**

("Borrower"), whose address is
30 NORTH IRVING AVENUE
HILLSIDE, ILLINOIS 60162

and

FIRST HORIZON HOME LOANS, A
DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION

("Lender"), whose address is **4000 HORIZON WAY**
IRVING, TEXAS 75063

amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated
DECEMBER 22, 2008 and recorded in **Instrument No. 0900655014**

COOK COUNTY, **ILLINOIS**, and (2) the Note, in
the original principal amount of U.S. \$ **181,532.00**, 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
30 NORTH IRVING AVENUE
HILLSIDE, ILLINOIS 60162

HUD Modification Agreement

First American Loan Production Services
First American Real Estate Solutions LLC
FALPS# HUDMOD Rev. 09-14-09

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0070527189

the real property described is located in **COOK COUNTY**, **ILLINOIS**,
and being set forth as follows:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;

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 1, 2010**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **199,786.32** consisting of the amount(s) loaned to the Borrower by the Lender and any interest capitalized to date.

2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **5.125%**, from **JUNE 1, 2010**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **1,087.81**, beginning on the first day of **JULY, 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JUNE 01, 2040** (the "Maturity Date") the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at
**FIRST HORIZON HOME LOANS, A
DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION
4000 HORIZON WAY
IRVING, TEXAS 75063** the Lender may require.

3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that the Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever cancelled, null and void, as of the date specified in Paragraph No. 1 above:

HUD Modification Agreement

First American Loan Production Services
First American Real Estate Solutions LLC
FALPS# HUDMOD-2 Rev. 02-18-09

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(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; and

(b) all terms and provisions of any adjustable rate rider, 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. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.

6. 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 as 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.



DONNIE REED -Borrower

-Borrower

-Borrower

-Borrower

**FIRST HORIZON HOME LOANS, A
DIVISION OF FIRST TENNESSEE BANK NATIONAL ASSOCIATION**



Name: ANTHONY FRANCIS -Lender
Its: VICE PRESIDENT

HUD Modification Agreement
First American Loan Production Services
First American Real Estate Solutions LLC
FALPS# HUDMOD-3 Rev. 02-18-09

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BORROWER ACKNOWLEDGMENT

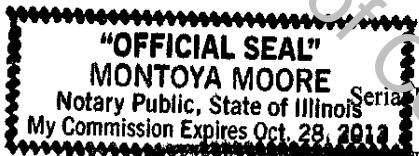
STATE OF IL COUNTY OF COOK

The foregoing instrument was acknowledged before me this 24 May 2010 by DONNIE REED

Signature of Person Taking Acknowledgment

Printed Name

Montoya Moore
Montoya moore



Title or Rank

Serial Number, if any

LENDER ACKNOWLEDGMENT

STATE OF TEXAS COUNTY OF DALLAS

The foregoing instrument was acknowledged before me this 6-23-10 by ANTHONY FRANCIS the VICE PRESIDENT

of MetLife Home Loans, a Division #00 Horizon Way, Irving, TX 75063
a of MetLife Bank, N.A. on behalf of said entity.

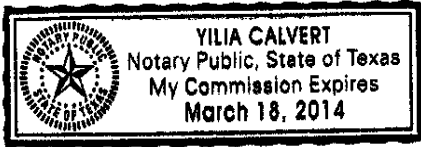
Signature of Person Taking Acknowledgment

Printed Name

Yilia Calvert
Yilia Calvert
Notary

Title or Rank

Serial Number, if any



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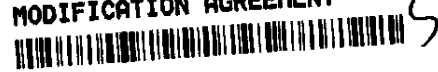
EXHIBIT A

File No.: 8002782

Property Address: 30 N IRVING AVENUE, HILLSIDE, IL, 60162

LOT 5 IN BLOCK 7, N VENDLEY AND COMPANY'S SECOND ADDITION TO HILLSIDE ACRES, BEING A SUBDIVISION OF PART OF THE FRACTIONAL SECTION 18, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 15-18-228-017-0000

 REED
 42333380 IL
 FIRST AMERICAN ELS
 MODIFICATION AGREEMENT


WHEN RECORDED, RETURN TO:
 FIRST AMERICAN LENDERS ADVANTAGE
 1100 SUPERIOR AVENUE, SUITE 200
 CLEVELAND, OHIO 44114
 NATIONAL RECORDING - TEAM 1
 Accommodation Recording Per Client Request

Property of Cook County Clerk's Office