

4828 Loop Central Drive  
Houston, TX 77081  
Telephone (800) 999-8501  
Fax (713) 793-4363  
www.littonloan.com

Dec 16, 2008

Jose

Lancaster, CA 93535-

RE: Mortgagor(s): Jose  
LLS #: CA 93535  
Secured Property: CA 93535  
Original Note Amount: \$248,110.92  
Date of Original Mortgage: Jul 21, 2005

Dear Mortgagor(s):

This letter constitutes a commitment to modify the referenced note and mortgage, subject to the terms and conditions stated below. This letter contains our offer, and it permits you to accept this offer. When signed by you, this letter will constitute your agreement to these terms and conditions.

As you know, the mortgage is currently in default. Although we are willing to modify the mortgage as described in this letter, we will continue to pursue collection action that may include foreclosure. If you sign this commitment to modify the mortgage and perform as required in this commitment, we will cease collection activity on the mortgage when the mortgage is modified. However, if you fail to sign this commitment or do not perform as required in this commitment, we will complete our collection action, including foreclosure, if necessary.

If you choose to accept this commitment, you must sign and return it to Litton Loan Servicing LP ("Litton") by Dec 25, 2008. Failure to do so will result in the automatic withdrawal of the offer to modify this loan by Litton without further notice.

**Present Loan Information**

Current Principal Balance:	\$247,816.35
Current Interest Rate:	9.000%
Current Principal and Interest Payment:	\$1,956.98
Current Total Payment[including escrow]:	\$2,006.94
Delinquent Interest Owed:	\$16,057.61
Outstanding Servicer Advances:	\$3,407.42
Outstanding Escrow Advances:	\$-390.27

Total Amount Owed as of Dec 16, 2008: \$267,671.65

As indicated above, unpaid escrow advances, expenses for attorney fees and costs, property preservation

expenses, inspections, and any other servicer advances, are due and payable. A detail of the amounts owed and how they will be collected is provided on the following page.

Modification Approval Letter - Jose  
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**Servicer Advances:**

- (a) \$3,407.42 due for unpaid servicer advances for attorney fees and costs, property preservation expenses, inspections and other expenses
- (b) \$1,892.42 servicer advances to be paid by you as part of this modification
- (c) \$1,515.00 servicer advances capitalized and added to the new principal balance
- (d) \$.00 servicer advances you owe that are being waived
- (e) \$.00 servicer advances that will remain due and payable upon completion of this loan modification

**Any uncollected and unbilled advances that you owe as of the date of this approval, will remain due and payable after completion of this modification.**

**Escrow Advances:**

- (a) \$-390.27 due for unpaid escrow advances
- (b) \$.00 escrow advances to be paid by you as part of this modification
- (c) \$390.27 escrow advances capitalized and added to the new principal balance
- (d) \$.00 escrow advances you owe that are being waived
- (e) \$.00 escrow advances that will remain due and payable upon completion of this loan modification

Your escrow advance balance, if applicable, will be brought to \$.00 as part of this loan modification. Future escrow advances may cause a payment increase to your loan. If your loan is non-escrowed, you are responsible for the prompt payment of real estate taxes and property insurance as part of your original obligation on your note and mortgage.

**Offer to Modify Mortgage**

We hereby offer to modify the note and mortgage, as follows (as modified it will be called the "Modified Mortgage"):

**Section A. Terms of Modification.** The mortgage will be modified to reflect the following terms:

- (a) The new principal balance will be \$265,779.22.
- (b) The new annual interest rate will be 5.07 %, and the effective date for the new interest rate will be Jan 01 2009.
- (c) The monthly payment of principal and interest will be \$1,518.60, plus \$49.96 for taxes and insurance for a total monthly payment of \$1,568.56. Future advances from escrow will result in an increased payment to cover that shortage.
- (d) The first regular monthly payment on the modified mortgage will begin on Feb 01, 2009.
- (e) The modified mortgage's maturity date will be on August 01, 2035.
- (f) All other terms and conditions of the note and mortgage will remain the same for the modified mortgage, including but not limited to, provisions for late fees and Litton's right to pursue collection action for default, including foreclosure.

All living mortgagors, guarantors, endorsers or sureties on the original mortgage must sign the modified mortgage and any other documents that we require.

Section B. Amounts To Be Paid. You will be required to pay the following amounts in the form of cashier check or certified funds as specified below:

- (a) \$1,892.42 attorney fees and costs for the modification (non - refundable)
- (b) \$.00 cash contribution (to be applied to the total amount owed, as determined by Litton)
- (c) \$1,892.42 total funds required

You must return the attorney fees and cost with the signed acceptance of this commitment. The cash contribution must be returned with the executed loan modification agreement. If any additional monthly payments are due, you must also pay them upon execution of the loan modification agreement.

Modification Approval Letter - Jose [REDACTED]

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Section C. Contingencies. This offer is contingent on the following:

- (a) A lender's title insurance policy or endorsement that insures the modified mortgage as first lien may be required.

If you have any other liens on the property, you may be required to obtain agreements by which other secured creditors subordinate their interests to the modified mortgage.

- (b) If any other issues arise between the date of this commitment and the date on which the documents for the

modified mortgage are to be signed, including, but not limited to, deterioration in the condition of the property,

lawsuits, liens, additional expenses and defaulted amounts, we may refuse to permit the mortgage to be modified and will pursue all collection action, including foreclosure.

If you choose to accept the offer for a modified mortgage upon the terms and conditions above, you must agree by signing the acceptance that follows this offer. The acceptance must be signed by each mortgagor and returned to Litton by Dec 25, 2008, or the offer will expire.

Should you have any questions or need immediate assistance, please contact

[REDACTED]

Sincerely,

[REDACTED]  
Loss Mitigation Department

[REDACTED]  
[REDACTED]

**Acceptance of Offer for Modified Mortgage:**

I am the mortgagor on the referenced mortgage. I agree to or acknowledge the following:

I accept all of the terms and conditions stated in this offer.

I have failed to pay the mortgage in accordance with its terms, and am now in default on the mortgage.

I have no defenses or offsets against the mortgage or Litton's right to collect the mortgage by foreclosure or otherwise.

I acknowledge this commitment for a modified mortgage, even when signed by Litton and me/us, will not prevent or prohibit Litton from continuing collection action. Therefore, in the event I sign this commitment, but fail to fulfill any or all of its terms and conditions, Litton may complete any collection action already commenced without further notice to us, including foreclosure. This commitment will not be considered a waiver of or defense to lender's right to commence or continue any collection action.

The terms of the modified mortgage will be as stated in Section A. I will sign any documents necessary to complete the modified mortgage.

I will pay by cashier's check or certified check the total amount stated in Section B. If Litton determines that any additional sums are due, we will pay those amounts.

I acknowledge this commitment is contingent as provided in Section C. Litton shall determine whether the contingencies have been satisfied.

If the new principal amount of the modified mortgage is more than the existing principal balance of the mortgage, I understand those amounts due, such as unpaid interest, taxes, insurance, or expenses, have been added to the principal amount under the modified mortgage.

Modification Approval Letter - Jose [REDACTED]

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All representations made by me/us pursuant to my/our request for the modified mortgage are true and have been and will be relied upon by Litton, and any breach of the representations will give Litton the right to terminate this commitment and could result in the pursuit of other rights and remedies by Litton.

**Check the Appropriate Box:**

I am now occupying the property as my/our primary place of residence.

I am not now occupying the property as my/our primary place of residence.

I have had the opportunity to consult with legal and/or tax counsel prior to agreeing to the foregoing, and have agreed to these terms and conditions whether or not I retained such counsel.

\_\_\_\_\_  
Jose Estavil

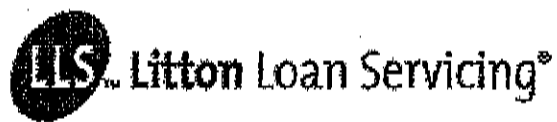
Date: \_\_\_\_\_

\_\_\_\_\_  
Date: \_\_\_\_\_

*Please send a signed copy of this commitment letter to Litton by mail, facsimile, or e-mail. This contact information been provided on the previous pages of this commitment letter.*

**LITTON LOAN SERVICING LP IS A DEBT COLLECTOR. THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

[REDACTED]



4828 Loop Central Drive  
Houston, TX 77081  
Telephone (800) 999-8501  
Fax (713) 793-4363  
www.littonloan.com

December 19, 2008

Jose [REDACTED]  
[REDACTED]  
Lancaster, CA 93535

[REDACTED]  
[REDACTED]  
Lancaster, CA 93535

RE: Loan No.: [REDACTED]  
Property Address: [REDACTED]  
LANCASTER, CA 93535-5645

Dear Mortgagor(s):

Enclosed is a Loan Modification Agreement on a Note executed by you on July 21, 2005 in the amount of \$246,500.00. Pursuant to the terms of the attached Loan Modification Agreement, a cash contribution of \$1,892.42 is required along with the signed Loan Modification Agreement. Please forward the signed and notarized Loan Modification Agreement and Approval Letter along with Cash Contribution within seven days to the following address:

Litton Loan Servicing  
c/o Gabriel Gonzales  
Loss Mitigation Department  
4828 Loop Central Drive  
Houston, TX 77081-2226

Should you have any questions, please do not hesitate to contact [REDACTED]

Sincerely,

Litton Loan Servicing, LP

Enclosure

**WHEN RECORDED MAIL TO:**

Litton Loan Servicing LP  
 4828 Loop Central Drive  
 Houston, TX 77081-2226

[REDACTED]

**MODIFICATION AGREEMENT**

THIS MODIFICATION AGREEMENT (the "Agreement") is made and entered into as of January 1, 2009, between THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS CWL, INC. ASSET-BACKED CERTIFICATES, SERIES 2005-10 c/o Litton Loan Servicing LP whose address is 4828 Loop Central Drive, Houston, TX 77081-2226 ("BANK OF NEW YORK") and JOSE [REDACTED] [REDACTED] HUSBAND AND WIFE AS JOINT TENANTS whose address is [REDACTED] CA [REDACTED] (the "Borrower" or "you".) The Agreement is as follows:

**RECITALS**

- A. On or about July 21, 2005, the predecessor of BANK OF NEW YORK loaned you two hundred forty-six thousand five hundred and no/100 dollars (\$246,500.00) (the "loan"), which Loan was evidenced by a note dated July 21, 2005 payable to the order of COUNTRYWIDE HOME LOANS, INC (the "Original Note").
- B. The Original Note is secured by a Deed of Trust, Mortgage, or Deed to Secure Debt dated July 21, 2005 recorded among the official records of Los Angeles County (the "Original Mortgage").
- C. The Legal Description is:

[REDACTED] AS PER MAP RECORDED IN BOOK [REDACTED] PAGES [REDACTED] THROUGH [REDACTED] INCLUSIVE OF MAPS, IN THE OFFICE OF THE COUNTY RECORDER OF SAID COUNTY.

- D. The Original Mortgage grants BANK OF NEW YORK a security interest in the Property owned by you and described in the Original Mortgage and allows BANK OF NEW YORK to enforce remedies, including foreclosure of the Property, upon occurrence of a default, including your failure to make payments as agreed under the Original Note.
- E. BANK OF NEW YORK is now the owner of the Original Note and Original Mortgage (the "Loan Documents") and you agree that the Loan Documents are the only agreements and documents now in effect with respect to the Loan. Any other understandings, agreements or arrangements, which may have existed pertaining to the Loan, are now terminated.
- F. You have requested that BANK OF NEW YORK refrain from exercising the rights and remedies granted to BANK OF NEW YORK by the Loan Documents and, instead, agree to modify the terms of your obligations under the Loan Documents pursuant to the terms and conditions set forth in this Agreement.
- G. Pursuant to your request to modify your obligations under the Loan Documents, and in consideration of the promises, conditions, and terms set forth below, BANK OF NEW YORK has agreed to adjust the interest rate of the Original Note, the repayment terms of the Original Note, and the total amount due with respect to the Original Note. BANK OF NEW YORK has also agreed to reinstate the Loan as current and not in default as of the Effective Date, as defined below.

**AGREEMENT**

**NOW, THEREFORE**, in consideration of the foregoing recitals which you agree to be true and correct and a part of this Agreement, you and BANK OF NEW YORK agree as follows:

1. **Validity of the Loan Documents:** Except as expressly modified by this Agreement, the terms and conditions of the Loan Documents remain in full force and effect and the Original Mortgage shall continue to secure the Original Note and this Agreement.
2. **The Effective Date:** This agreement will be effective on January 1, 2009.
3. **Modification of Your Obligations:** Your obligations under the Fixed Loan Documents are modified as follows:
  - a. **New Monthly Payment:** Your new monthly payment will initially be a total of one thousand five hundred sixty-eight and 56/100 dollars (\$1,568.56), which includes principal and interest of \$1,518.60 and \$49.96 to cover taxes and insurance. Further advances in escrow will result in an increase payment to cover that shortage ("New Monthly Payment").
  - b. **Payment Term:** Your first New Monthly Payment will be due on February 1, 2009, with all of your subsequent Monthly Payments due on the first day of each month following this date and continuing for three hundred nineteen (319) months until August 1, 2035 (the "New Maturity Date"), when your remaining New Principal Balance, as defined below, including any additional interest, charges, advances, and other fees and costs related to the Loan which BANK OF NEW YORK has not yet collected, will be due.
  - c. **Late Charges:** If the Lender has not received the full amount of any monthly payment when due, Borrower will pay a late charge to the Lender in an amount as set forth in the Note.
  - d. **New Principal Balance:** The new principal balance you now owe with respect to the Loan is two hundred sixty-five thousand seven hundred seventy-nine and 22/100 dollars (\$265,779.22) (the "New Principal Balance").
  - e. **Interest Rate:** From the Effective Date of this Agreement, you will owe interest on the unpaid New Principal Balance at an annual rate equal to 5.070%.
4. **Right to Prepay:** Consistent with the original Note, Mortgage/Deed of Trust.
5. **Escrow Account:** Subject to applicable law, BANK OF NEW YORK shall maintain an escrow account (the "Escrow Account") to which you shall pay to BANK OF NEW YORK on the day monthly payments are due a sum for yearly taxes and assessments; yearly hazard, property or flood insurance premiums; and other costs necessary to preserve BANK OF NEW YORK's security interest in the Property ("Escrow Costs"). The amount of your monthly payment to the escrow account will equal 1/12 of BANK OF NEW YORK's estimate of the annual Escrow Costs and may change from time to time as Escrow Costs change.

In accordance with federal law (RESPA), BANK OF NEW YORK may hold a reserve in an amount not to exceed 1/6th of the total annual projected Escrow Costs, unless the mortgage documents or state law specifies a lower amount. Annually, it will be BANK OF NEW YORK's responsibility to analyze the Escrow Account. If the Funds held by BANK OF NEW YORK exceed the amounts permitted to be held by applicable law, BANK OF NEW YORK shall account to you for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by BANK OF NEW YORK are not sufficient to pay the Escrow Costs when due, BANK OF NEW YORK may notify you in writing, and, in

such case, you shall pay to BANK OF NEW YORK the amount necessary to make up the deficiency. You shall make up the deficiency in no more than twelve monthly payments.

6. **Insurance Requirements:** The insurance carrier providing the insurance shall be chosen by you subject to BANK OF NEW YORK's approval which shall not be unreasonably withheld. All insurance policies and renewals shall reference BANK OF NEW YORK's loan number and include a standard mortgagee clause for the benefit of:

BANK OF NEW YORK  
c/o Litton Loan Servicing LP  
4828 Loop Central Drive  
Houston, TX 77081-2226

7. **Completion of this Agreement:** If you fully comply with all of the terms and provisions of this Agreement and the terms and provisions of the Loan Documents and pay the New Principal Balance in full with accrued interest on or before the New Maturity Date, BANK OF NEW YORK will discharge your obligations under the Loan Documents and this Agreement. Moreover, for as long as you fully comply with the terms and provisions of the Loan Documents and this Agreement, BANK OF NEW YORK will, until the New Maturity Date, reinstate your Loan as current and shall not exercise any of its collection rights or remedies against you which are permitted under the Loan Documents, this Agreement, or at law or in equity.
8. **Additional Events of Default:** Without limiting the other events of default set forth in the Loan Documents, you will be in default under this Agreement and under the Loan Documents upon the occurrence of any one or more of these events:
- If any bankruptcy or insolvency proceeding is filed by or against you.
  - Any representation or warranty made by you in the Loan Documents, this Agreement, or any initial agreement proves to be false or misleading in any respect.
  - You fail to make the New Monthly Payments as required by this Agreement.
  - You fail to make a lump sum payment to cover Escrow Charges when requested by BANK OF NEW YORK.
  - You sell or convey any interest in the Property without BANK OF NEW YORK's prior written consent.
  - Breach of any of the terms or provisions of this Agreement.
9. **Consequences of Your Default:** If you default under this Agreement or the Loan Documents after the Effective Date (your "Default"), BANK OF NEW YORK may, in addition to the remedies provided by the Loan Documents, terminate this Agreement and, subject only to applicable law, institute or resume any foreclosure or collection proceedings without prejudice for having accepted any payments, including but not limited to the New Monthly Payments, under this Agreement and exercise any of its rights and remedies against you under the Loan Documents and/or this Agreement. Moreover, upon your Default, BANK OF NEW YORK may, at its option, accelerate the entire Total Debt due under the Original Note, accrued interest thereon, and any other costs or advances; and elect to account for and apply all payments, including but not limited to the New Monthly Payments, you may have made from the Effective Date until the time of your Default pursuant to the terms of the Original Note.
10. **Your Representations and Warranties:** As a material condition to BANK OF NEW YORK willingness to enter into this Agreement, you represent and warrant the following facts:

- a. That you are indebted to BANK OF NEW YORK, pursuant to the terms of the Loan Documents and this Agreement, that your Total Debt is accurately set forth in this Agreement, and that you have no claims, actions, causes of action, statute of limitations or other defenses, counterclaims, or setoffs of any kind which you can assert against BANK OF NEW YORK in connection with the making, closing, administration, collection, or enforcement by BANK OF NEW YORK of the Loan Documents, this Agreement, or any related agreement.
  - b. You represent and warrant that you have no intention to file or agree to any bankruptcy proceeding at any time after the Effective Date and that you believe the terms of this Agreement are sufficient to allow you to comply with your obligations under the Loan Documents and this Agreement.
  - c. You represent and warrant that all statements you have made to BANK OF NEW YORK, whether written or oral, all financial information and releases you have provided to BANK OF NEW YORK regarding you or the Property, and all information provided pursuant to any initial agreement you may have signed with BANK OF NEW YORK, remain valid and were true as of the date made and as of the Effective Date.
  - d. That you understand that this Agreement is legally binding and that it affects your rights. You have obtained, or have had the opportunity to obtain, independent legal counsel concerning the meaning and importance of this Agreement. You further represent and warrant that you are signing this Agreement voluntarily and with full understanding of its contents and meaning.
11. **YOUR RELEASE OF BANK OF NEW YORK:** IN THE EVENT THAT YOU HAVE ANY CLAIMS, ACTIONS OR CAUSES OF ACTION, STATUTE OF LIMITATIONS OR OTHER DEFENSES, COUNTERCLAIMS OR SETOFFS OF ANY KIND WHICH YOU NOW OR HEREAFTER MAY ASSERT AGAINST BANK OF NEW YORK IN CONNECTION WITH THE MAKING, CLOSING, ADMINISTRATION, COLLECTION OR THE ENFORCEMENT BY BANK OF NEW YORK OF THE LOAN DOCUMENTS, THIS AGREEMENT OR ANY OTHER RELATED AGREEMENTS, THEN BY EXECUTING THIS AGREEMENT YOU FOREVER IRREVOCABLY WAIVE AND RELINQUISH THEM. THE TERM "BANK OF NEW YORK" SHALL INCLUDE FOR THE PURPOSES OF THIS AGREEMENT, BUT SHALL NOT BE LIMITED TO, BANK OF NEW YORK'S PRESENT AND FORMER OFFICERS, DIRECTORS, EMPLOYEES, AGENTS, ATTORNEYS AND ALL PRIOR AND SUBSEQUENT PARTIES IN INTEREST, INCLUDING BUT NOT LIMITED TO BANK OF NEW YORK'S PREDECESSOR IN INTEREST.
12. **Final Agreement:** This Agreement may not be supplemented, changed, waived, discharged, eliminated, modified or omitted except by written document executed by both you and BANK OF NEW YORK. This Agreement, the Agreed Order and the Mutual Settlement and Release Agreement constitute the entire agreement between you and BANK OF NEW YORK, supersedes all previous negotiations and discussions between you, BANK OF NEW YORK and/or BANK OF NEW YORK's predecessors in interest, and neither parole evidence nor any prior or other agreement shall be permitted to contradict or vary its terms. There are no promises, terms, conditions, or obligations other than those contained in these Agreements. These Agreements are all executed contemporaneously.
13. **No Waiver:** By executing this Agreement, BANK OF NEW YORK is not waiving and shall not be deemed to have waived any of your defaults under the Loan Documents or any of BANK OF NEW YORK's rights or remedies against you. Moreover, any waiver by BANK OF NEW YORK of any breach or any provision of this Agreement or the Loan Documents or any related agreement or its failure to exercise any right or remedy under this Agreement, the Loan Documents or any related agreement shall not be deemed a continuing waiver or a waiver of any other or subsequent breach, whether of the same or any other provision, and shall not in any way impair any of BANK OF NEW YORK's rights or remedies.

14. **No Novation:** You expressly agree that this Agreement is not a new loan from BANK OF NEW YORK but simply the modification of your existing obligations under the Loan Documents. Neither you nor BANK OF NEW YORK have any intention to extinguish or discharge the indebtedness or the liens evidenced by the Loan Documents.
15. **Choice of Law and Severability:** This Agreement shall be governed by and construed under the laws of the State where the Property is located. If any portion, term or provision of this Agreement is held by a court of competent jurisdiction to be illegal or in conflict with such law, the validity of the remaining portions, terms or provision of this Agreement shall not be affected, and the rights and obligations of the parties shall be construed and enforced as if this Agreement did not conflict with such law and/or did not contain the portion, term or provision held to be invalid.
16. **Successors:** This Agreement shall bind the parties' respective successors, assigns, heirs and personal representatives. This Agreement shall not be understood to limit in any way the right of BANK OF NEW YORK to sell, or otherwise convey, any interest in the subject obligation to another, provided that such subsequent party in interest is also bound as BANK OF NEW YORK to the terms of this Agreement.
17. **References:** All references to the singular shall include the plural and all references to one gender herein shall include both genders.
18. **Executed in Counterparts:** This Agreement may be executed in counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same document.
19. **No Trial By Jury:** BY EXECUTING THIS AGREEMENT, YOU IRREVOCABLY WAIVE ALL RIGHTS TO TRIAL BY JURY IN ANY ACTION, PROCEEDING OR COUNTERCLAIM ARISING OUT OF OR RELATING TO THIS AGREEMENT AND ANY RELATED AGREEMENTS OR DOCUMENTS OR TRANSACTIONS CONTEMPLATED IN THIS AGREEMENT.
20. **Payment Instructions:** All payments, unless you are notified by BANK OF NEW YORK in writing of a different address, shall be made to BANK OF NEW YORK at the following address:

Litton Loan Servicing LP  
4828 Loop Central Drive  
Houston, TX 77081-2226

21. **Notices:** All notices should be sent to:

If to:

BANK OF NEW YORK  
c/o Litton Loan Servicing LP  
4828 Loop Central Drive  
Houston, TX 77081-2226

If to Borrower:

Jose [REDACTED]  
[REDACTED]  
Lancaster, CA 93535

[REDACTED]  
[REDACTED]  
Lancaster, CA 93535

22. Time of the Essence: Time, and BANK OF NEW YORK's unimpaired security interest in the Property, shall be of the essence as to your obligations under this Agreement.

WITNESS the following signatures and seals as of the day first written above.

THE BANK OF NEW YORK AS TRUSTEE FOR THE  
CERTIFICATEHOLDERS CWL, INC. ASSET-  
BACKED CERTIFICATES, SERIES 2005-10

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

STATE OF \_\_\_\_\_ §

§

COUNTY OF \_\_\_\_\_ §

On \_\_\_\_\_, before me, \_\_\_\_\_, a Notary Public in and for said County and State, personally appeared \_\_\_\_\_, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name(s) is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal.

\_\_\_\_\_  
Notary Public

**BORROWER(S):**

\_\_\_\_\_  
Jose [REDACTED]

**BORROWER(S):**

\_\_\_\_\_  
[REDACTED]

STATE OF \_\_\_\_\_ §

§

COUNTY OF \_\_\_\_\_ §

On \_\_\_\_\_, before me, \_\_\_\_\_, a Notary Public in and for said County and State, personally appeared [REDACTED] personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

WITNESS my hand and official seal.

\_\_\_\_\_  
Notary Public