



P.O. Box 55004  
Irvine, CA 92618  
888.504.6700 toll free  
949.341.2200 fax  
www.rushmorelm.com

[REDACTED]  
April 30, 2018

[REDACTED]  
Rockledge, PA 19046 4316

LOAN NO.: [REDACTED]  
PROPERTY ADDRESS: [REDACTED]  
Rockledge PA 19046

DEAR [REDACTED]:

Congratulations! You are eligible for a modification. If you comply with all the terms of the trial period plan previously sent to you we will modify your mortgage loan and waive all prior late charges that remain unpaid. The enclosed Modification Agreement reflects the proposed terms of your modified mortgage.

**HOW TO ACCEPT THIS OFFER:**

**STEP 1 - COMPLETE AND RETURN THE ENCLOSED AGREEMENT BY THE DUE DATE**

Enclosed are two identical original Loan Modification Agreements that we have prepared pursuant to your discussions with your loss mitigation representative from Rushmore Loan Management Services LLC. Please review the Loan Modification Agreements carefully. If you still wish to modify your loan, please sign the documents in black ink and in the presence of a notary. You should keep a copy of the modification for your records and return one signed original to Rushmore Loan Management Services LLC in the envelope provided within 30 days of the date on this letter. Please sign your name exactly as it is printed under the signature line. If you do not send the signed Modification Agreement to us by the due date you must contact us if you still wish to be considered for this program and have your loan modified.

Please note that your total payment, including an estimated escrow portion of \$772.42, will be \$1,634.29 and is effective on 06/01/18. Additionally, your escrow payment amount will adjust if your taxes, insurance premiums and/or assessment amounts change. If this occurs, the amount of your monthly payment that RLMS must place in escrow will also adjust as permitted by law. This means that your monthly payment may change.



After Recording Return To:  
Rushmore Loan Management Services LLC  
15480 Laguna Canyon Road  
Irvine, California 92618  
1-888-504-6700

This Document Prepared By:  
CYNTHIA QUINTERO  
Rushmore Loan Management Services LLC  
15480 Laguna Canyon Road  
Irvine, California 92618

Parcel ID Number: [REDACTED]

[Space Above This Line For Recording Data] \_\_\_\_\_  
Original Loan Amount: **\$212,979.00** Loan No: [REDACTED]

## LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this **30th** day of **April, 2018**, between [REDACTED] AND [REDACTED] ("Borrower") and **Owner, by and through Rushmore Loan Management Services LLC, as current servicer and agent, whose address is 15480 Laguna Canyon Road, Irvine, California 92618** ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument") dated **February 29, 2008** and recorded in Book/Liber [REDACTED] Page [REDACTED] Instrument No: [REDACTED] of the Official Records of **MONTGOMERY County, PA** 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 [REDACTED]

(Property Address)

the real property described being set forth as follows:

### AS SET FORTH IN THE MORTGAGE

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 **April 30, 2018**, the amount payable under the Note and the Security Instrument (the

[REDACTED]

"Unpaid Principal Balance") is U.S. **\$183,000.00**, 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 at the yearly rate of **4.500%** from **May 01, 2018** and Borrower promises to pay monthly payments of principal and interest in the amount of U.S. **\$861.87** beginning on the **1st** day of **June, 2018**. If on **October 1, 2053** (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.

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; 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. 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