



323 5th Street, Eureka, CA 95501
P: 800-603-0836, F: 707-443-1562

Main Office- NMLS ID #5985, Branch Office- NMLS ID #9785

Para información en español llame al (800) 603-0836 ext 2660 o ext 2643
For more information in Spanish call (800) 603 0836 ext 2660 or 2643

NOVEMBER 06, 2017

ZACHARY PERLICK
1420 WALNUT ST, STE 718
PHILADELPHIA, PA 19102

RE: MODIFICATION DOCS; BK CASE # [REDACTED]

[REDACTED]
STR 1420 WALNUT ST STE 718
PHILADELPHIA, PA 19102

Re: MORTGAGE / NOTE DATED: January 09, 2007
ACCOUNT NUMBER: [REDACTED]
PROPERTY ADDRESS: [REDACTED]
PHILADELPHIA, PA 19149

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. SN SERVICING CORPORATION, THEIR EMPLOYEES, AGENTS AND ATTORNEYS ARE ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED BY US WILL BE USED FOR THAT PURPOSE. TO THE EXTENT THAT YOU MAY HAVE RECEIVED A DISCHARGE IN BANKRUPTCY THIS COMMUNICATION SHOULD NOT BE CONSTRUED AS AN INTENT TO SUBJECT YOU TO PERSONAL LIABILITY FOR THE DISCHARGED DEBT.

Dear Borrower,

Please be advised that SN Servicing Corporation is the servicing agent for U.S. Bank Trust National Association, as Trustee of the Igloo Series II Trust who is the current holder of the above Note and SN Servicing is servicing this debt on its behalf.

Enclosed is your Loan Modification Agreement, secured by the above property.

Please be advised that this offer is only valid until November 20, 2017 at SN Servicing Corporation's discretion this Loan Modification will be cancelled and may not be re-offered to you.

In order to convert this loan, you will need to sign, have witnessed and notarized the enclosed Loan Modification Agreement, where indicated. There is a cost to have your signature notarized. You will be responsible to cover that expense if you decide to convert your loan. Once the Loan Modification Agreement is signed, witnessed and notarized, Please mail it back to:

SN Servicing Corporation
323 5th Street
Eureka, CA 95501
Attn: Maintenance Dept

... you decide to convert your loan. Once the Loan Modification
... signature notarized. You will be
... is signed, witnessed and notarized, Please mail it back to:

SN Servicing Corporation
323 5th Street
Eureka, CA 95501
Attn: Maintenance Dept

If you have any questions regarding this offer, please call your asset manager Shonua Rhodes at (800) 603-0836 Ext 2624.

Sincerely,
SN Servicing Corporation

For Colorado residents, SN Servicing Corporation may also be contacted at the following address or phone number during normal business hours:
Colorado Manager, Inc., 80 Garden Center, Suite 3, Broomfield, CO 80020
303-920-4763 office or 303-920-4767 fax

MODIFICATION AGREEMENT

BEFORE the undersigned Notaries Public, in and for the respective county/parish and state listed hereafter, came and appeared the following parties:

[REDACTED] hereinafter referred to as ("BORROWER(S)") and SN Servicing Corporation, servicing agent for U.S. Bank Trust National Association, as Trustee of the Igloo Series II Trust with a mailing address of 323 5th Street, Eureka, California 95501, as ("LENDER")

Who declared that they are entering into this Agreement as follows:

Borrower(s) acknowledges that as of the date stated herein, the Lender is the holder by Assignment of certain Note ("NOTE") and Mortgage, Deed of Trust, Security Deed ("SECURITY INSTRUMENT") made by [REDACTED] in favor of ARGENT MORTGAGE COMPANY, LLC in the original principal amount of \$161,500.00 together with an interest rate of 8.55000% per annum. The indebtedness secured by this Security Instrument is evidenced by certain Note dated January 09, 2007, with an interest rate of 8.55000% payable in monthly installments to the order of Lender.

This Modification Agreement ("AGREEMENT"), made November 04, 2017 between [REDACTED] ("BORROWER") and U.S. Bank Trust National Association, as Trustee of the Igloo Series II Trust ("LENDER"), amends and supplements (1) the Mortgage, Deed of Trust, Security Deed ("SECURITY INSTRUMENT"), dated January 09, 2007, and recorded with the Deed of Records of CITY OF PHILADELPHIA, PA, and (2) the Note ("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] PHILADELPHIA, PA, 19149, the real property described being set forth as follows as described in the attached "Exhibit A".

The Borrower has requested that the Lender modify the terms of the Note and Security Instrument. The Lender has agreed to do so pursuant to the terms and conditions stated in the Modification. The Borrower and the Lender agree to modify the terms of the Note and Security Instrument as follows. The Borrower and the Lender agree that the provisions of this modification supersede and replace any inconsistent provisions set forth in the Note and Security Instrument:

- 1) As of November 04, 2017 the unpaid principal balance under the Note and the Security Instrument is U.S. \$125,353.34 consisting of the amounts loaned to Borrower, not including interest or advances.
- 2) The Borrower acknowledges that the Lender has incurred, paid or otherwise advanced taxes and or insurance premiums and other expenses necessary to protect and preserve its interest pursuant to the Note and Security Instrument, and that such costs and expenses equal to the total amount of \$48,408.61. The following are the costs and expenses advanced on the Borrower's behalf:

a. Accrued & Unpaid Interest	\$9,505.97
b. Escrow Shortage Advanced	\$7,369.84
c. Forbearance Principal	\$31,532.80
- 3) The Borrower agrees that the amount that has been advanced by the Lender will be added to the unpaid principal balance payable under the Note and Security Instrument. Therefore, the unpaid principal balance has been **increased** to \$173,761.85. The Borrower agrees to accept a modified payment schedule to repay the unpaid principal balance.
- 4) The Borrower promises to pay the increased unpaid principal balance of \$173,761.85, together with interest, late charges, and advances. The following terms have been modified:
 - a. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.00000%, from October 01, 2017.
 - b. Interest under this Modification shall be an Arrears method and calculated on a 360-day year consisting of twelve 30-day months.

- 3) The Borrower agrees that the amount that has been advanced by the Lender will be added to the unpaid principal balance payable under the Note and Security Instrument. Therefore, the unpaid principal balance has been **increased** to \$173,761.85. The Borrower agrees to accept a modified payment schedule to repay the unpaid principal balance.
- 4) The Borrower promises to pay the increased unpaid principal balance of \$173,761.85, together with interest, late charges, and advances. The following terms have been modified:
- a. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.00000%, from October 01, 2017.
 - b. Interest under this Modification shall be an Arrears method and calculated on a 360-day year consisting of twelve 30-day months.
 - c. The yearly rate of 6.00000% will remain fixed with no further adjusting from this date forward and will remain in effect until principal and interest is paid in full.
 - d. Borrower promises to make monthly payments of principal and interest of U.S. \$1,041.79 beginning on November 01, 2017, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full.
 - e. Monthly payments are amortized 360 months due and payable in 360 months.
 - f. The principal and interest payment does not include the monthly escrow constant of \$243.88. The monthly escrow constant is subject to change at each analysis.
 - g. The total payment amount is \$1,285.67.
 - h. Lender will bring the loan due for November 01, 2017.

LOAN MODIFICATION AGREEMENT
Main Office NMLS #5985, Branch Office NMLS #9785

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Revised 04-25-2016