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FIFTH THIRD BANK
LOAN MODIFICATION AGREEMENT
(Fixed Rate Loan – Step Rate Modification)

Prepared by and Return to:
FIFTH THIRD BANK
MADISONVILLE OFFICE BUILDING
MD 1MOB17-ATTN: MYNDI YOST
5001 KINGSLEY DRIVE
CINCINNATI, OH 45227-1114

Servicer Loan Number: [REDACTED]

**TWO ORIGINAL LOAN MODIFICATIONS MUST BE EXECUTED BY THE BORROWER:
ONE ORIGINAL IS TO BE FILED WITH THE NOTE AND ONE ORIGINAL IS TO BE RECORDED IN
THE LAND RECORDS WHERE THE SECURITY INSTRUMENT IS RECORDED.**

This Loan Modification ("Modification"), entered into effective as of 8/1/2015, between [REDACTED] and [REDACTED] ("Borrower") and Fifth Third Mortgage Company ("Lender"), amends and supplements (1) the Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument"), dated 5/30/2006, securing the original principal sum of U.S. \$266,000.00, and recorded in Book _____ and/or Instrument Number _____, at Page (s) _____, of the Records of _____ County; FL, which covers the real and any personal property described in the Security Instrument and defined in the Security Instrument as the "Property", located at [REDACTED] the real property described being set forth as follows:

See attached "Exhibit A"

To evidence the election by the Borrower to modify the terms of the Note and Security Instrument in accordance with such election, Borrower and Lender agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. The Borrower is the owner of the Property. Any other Lien against the property has been fully disclosed to the Lender by the Borrower.
2. As of 8/1/2015, the amount payable under the Note and Security Instrument is U.S. \$191,090.67 and the current interest rate is 0.500%.



3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. The Borrower promises to make monthly payments of principal and interest beginning on 9/1/2015, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. The principal and interest payment will initially be U.S. \$439.32. Each interest rate change will adjust the monthly payment amount for the duration that interest rate is effective. The interest rate will change as follows:

Beginning 8/1/2015, the interest rate will be	0.500%. This will adjust the monthly payment amount.
Beginning 8/1/2016, the interest rate will be	1.500%. This will adjust the monthly payment amount.
Beginning 8/1/2017, the interest rate will be	2.500%. This will adjust the monthly payment amount.
Beginning 8/1/2018, the interest rate will be	3.500%. This will adjust the monthly payment amount.
Beginning 8/1/2019, the interest rate will be	6.250%. This will adjust the monthly payment amount.

4. An installment of \$24,444.97, plus the remaining principle balance, will be due on Maturity Date. If, on 8/1/2055, the Borrower still owes any other amounts under the Note, Security Instrument, this or any prior Modification, the Borrower will pay these amounts in full on the Maturity Date.

5. The Borrower will comply with all other covenants, agreements, and requirements of the Note and 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.

6. Nothing in this Modification 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 Modification, the Note and Security Instrument will remain unchanged and in full effect, and the Borrower and Lender will be bound by, and comply with, all of the terms and provisions thereof, as amended by this Modification.

7. Each individual executing this Agreement warrants that she/he has actual authority to execute this Agreement, that she/he has had the opportunity to have legal counsel review and explain the provisions of this Agreement and that she/he has read this Agreement in full and understands its contents prior to signing said Agreement.

