

FILED

2009 JAN 29 AM 9:01

RECORDED BY
AMERICAN TITLE COMPANY

GR 530627-T
CLOSER S. B. S. C. H.

Beverly B. Kaufman
COUNTY CLERK
HARRIS COUNTY, TEXAS

K257517
01/29/09 10:04:09 AM

121.09

When Recorded Return To:
First American Title Company
3355 Nicholson Dr., Suite 250
Irvine, CA 92612
Attn: Gina Pantoja
[Street Address]
Dallas, Texas 75244
[City, State, Zip]

Freddie Mac Loan No.: L50248385
Loan No.: 36493492

THIS MODIFICATION IS TO BE EXECUTED IN DUPLICATE ORIGINALS.
ONE ORIGINAL IS TO BE AFFIXED TO THE ORIGINAL NOTE AND
ONE ORIGINAL IS TO BE RECORDED IN THE LAND RECORDS WHERE
THE SECURITY INSTRUMENT IS RECORDED.

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Modification"), is effective November 1st, 2003, between
Steve Dodder, single ("Borrower") and
Principal Residential Mortgage, Inc. ("Lender"),

and amendments (1) the Note (the "Note") made by the Borrower, dated September 28th, 2001, in the
original principal sum of U.S.\$ 262,650.00, and (2) the Mortgage, Deed of Trust or Debt to Secure Debt (the
"Security Instrument"), recorded on September 28th, 2001, in Book/Liber N/A, Page N/A,
Instrument No. V379878, Official Records of Harris County, Texas.
The Security Instrument, which was entered into as security for the performance of the Note, encumbers the real and
personal property described in the Security Instrument (and defined in the Security Instrument as the "Property"),
which is located at 915 Knox Street, Unit D, Houston, Texas 77007.

Noted to Note to Note to Note

TEXAS FREDDIE MAC LOAN MODIFICATION AGREEMENT

Page 1 of 6

ANY PROVISIONS HEREIN WHICH RESTRICT THE SALE, RENTAL
OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF
COLOR OR RACE IS INVALID AND UNENFORCEABLE UNDER
THE FEDERAL LAW.

A CERTIFIED COPY

AUG 13 2008

ATTEST:
BEVERLY B. KAUFMAN, County Clerk
Harris County, Texas

Mary Alice King
Deputy
Mary Alice King



That said property is described as follows:

LOT 4, IN BLOCK 1, OF KNOX WAREHOUSES, A SUBDIVISION IN HARRIS COUNTY, TEXAS,
ACCORDING TO THE MAP OR PLAT THEREOF, RECORDED AT FILM CODE NO. 441096 OF THE MAP
RECORDS OF HARRIS COUNTY, TEXAS.

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 this Modification. In consideration of the agreements made in this Modification, and other good and valuable consideration which the parties agree they have received, the Borrower and Lender agree to modify the terms of the Note and Security Instrument as follows. The Borrower and Lender agree that the provisions of this Modification supersede and replace any inconsistent provisions set forth in the Note and Security Instrument.

1. The Borrower represents that the Borrower ☒ is, ☐ is not, the occupant of the Property.

1. The Borrower acknowledges that the interest has not been paid and the Lender has incurred, paid or otherwise advanced trust, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs and expenses, in the total amount of \$ 16,998.11, have been added to the Indebtedness under the terms of the Note and Security Instrument.

2. As of November 1st, 2003, the amount, including such amounts which have been added to the Indebtedness (if any), payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 274,274.32, the amount of the principal and interest due to the Lender on the date of the

3. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender, until the Unpaid Principal Balance has been paid. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.375 % beginning November 1st, 2003 . The Borrower promises to make monthly payments of principal and interest of U.S.\$ 1,754.44 , beginning on the 1st day of December, 2003 and continuing thereafter on the same day of each succeeding month. If on October 1st, 2031 , (the "Modified Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, be amended by this Modification, the Borrower will pay those amounts in full on the Modified Maturity Date.

The Borrower will make such payments at Principal Residential Mortgage, 711 High Street, Des Moines, Iowa 50392 or at such place as the Lender may require.

Exercises: 15 minutes 10 minutes 10 minutes

TEXAS FRIEDMAN'S LOAN MODIFICATION AGREEMENT

Page 2 of 2

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A CERTIFIED COPY

ATTEST: AUG 13 2008
BEVERLY B. KAUFMAN, County Clerk
Harris County, Texas

Mary Alice King Deputy
Mary Alice King

Freddie Mac Loan No.: 150248385
 Loan No.: 36493492

4. The lien and security interest secured by this Modification is a "written renewal and extension" as provided by the applicable laws of this state. It is the intention of the parties that all liens and security interests described in the Security Instrument are hereby renewed and extended until the indebtedness evidenced by the Note, as renewed, modified, and extended hereby, has been fully paid. Lender and Borrower acknowledge and agree that such extension, renewal, amendment, modification, or rearrangement shall in no manner affect or impair the Note or the liens and security interests securing same, the purpose of this Modification being simply to extend, modify, amend or rearrange the time and the manner of payment of the Note and the indebtedness evidenced thereby, and to carry forward all liens and security interests securing the Note (including if applicable any and all vendor's liens securing the Note), which are expressly acknowledged by the Borrower to be valid and subsisting, and in full force and effect so as to fully secure the payment of the Note. The Borrower hereby expressly waives the benefit of any and all statutes of limitation which might otherwise inure to Borrower's benefit, or be in any way applicable to Borrower's obligations under the terms of any and all instruments described herein.

5. Except to the extent that they are modified by this Modification, the Borrower will comply with all of the covenants, agreements, and requirements of the Note and Security Instrument, including without limitation, the Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow fees, 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. If one or more riders are executed by the Borrower and recorded together with this Modification, the covenants and agreements of each such rider shall be incorporated into and shall amend and supplement the covenants and agreements of this Modification as if the rider(s) were a part of this Modification. (Check applicable box(es))

- ☐ 1-4 Family Rider - Assignment of Rents
- ☒ Modification Due on Transfer Rider
- ☐ Bankruptcy Rider
- ☐ Other Rider

Printed Name _____ Initials _____ Date _____

TEXAS FREDDIE MAC LOAN MODIFICATION AGREEMENT

Page 3 of 6

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A CERTIFIED COPY

ATTEST: AUG 13 2008
 BEVERLY B. KAUFMAN, County Clerk
 Harris County, Texas

Mary Alice King Deputy
 Mary Alice King

Freddie Mac Loan No.: 150248385
Loan No.: 36493402

9. No Oral Agreements: The written Loan Agreements represent the final agreements between parties and may not be contradicted by evidence of prior, contemporaneous, or subsequent oral agreements of the parties.

There are no unwritten oral agreements between the parties.

(To be signed by all Borrowers, endorser, guarantors, servicer, and other parties signing the Note or Security Instrument).

Date <u>11/26/03</u>	<u>[Signature]</u> (Seal) Steve Decker - Borrower	112
Date _____	_____- Borrower	
Date _____	_____- Borrower	
Date _____	_____- Borrower	
Date <u>12/8/03</u>	Principal Residential Mortgage, Inc. - Lender	

By: [Signature]
For: EA Harris, Vice Pres. and Secy. of Harris County
(Seal of Harris County, Texas)

(See Attached Acknowledgment(s))

TEXAS FREDDIE MAC LOAN MODIFICATION AGREEMENT

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A CERTIFIED COPY

ATTEST: AUG 13 2008
BEVERLY B. KAUFMAN, County Clerk
Harris County, Texas

Mary Alice King Deputy
Mary Alice King

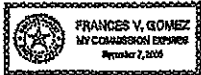
Fixed Rate Loan No.: 150248385
Loan No.: 36493492

BORROWER ACKNOWLEDGMENT

State of Texas
County of Harris

Before me, a Notary Public, on this day personally appeared Steve Dalkor known to me or proved to me on the oath of Texas Dept. of Public Safety Drivers License (description of identity card or other document) to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that he executed the same for the purposes and consideration therein expressed. Given under my hand and seal of office this 21st day of November A.D. 2003.

(Seal)



Frances V. Gomez
Notary Public, State of Texas
My Commission Expires: 11-7-05
11-07-2005

LENDER ACKNOWLEDGMENT

State of TX
County of Harris

This instrument was acknowledged before me on 11-8-03 [date], by EA. Howard Vice Pres. and Sec. - Dept. of [title of officer], (title of officer) of Principal Residential Mortgage, Inc.

(Seal)



Allison Rumbaugh
Notary Public, State of Texas
My Commission Expires: 04-10-2004

ACKNOWLEDGMENT (TEXAS)

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AUG 13 2008

ATTEST:

BEVERLY B. KAUFMAN, County Clerk
Harris County, Texas

Maria Alice King Deputy
Maria Alice King

Loan No: 36493492

MODIFICATION DUE ON TRANSFER RIDER

THIS MODIFICATION DUE ON TRANSFER RIDER, effective the 1st day of November, 2003 is incorporated into and shall be deemed to amend and supplement the Loan Modification Agreement of the same date made by Steve Dekker, single

(the "Borrower")

and Principal Residential Mortgage, Inc.

(the "Lender")

covering the Property described in the Loan Modification Agreement located at: 915 Knox Street, Unit D, Houston, Texas 77007

[Property Address]

In addition to the covenants and agreements made in the Loan Modification Agreement, the Borrower and Lender covenant and agree as follows:

A. Notwithstanding any other covenant, agreement or provision of the Note and Security Instrument, as defined in the Loan Modification Agreement, the Borrower agrees as follows:

Transfer of the Property or a Beneficial Interest in Borrower. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in Borrower is sold or transferred and Borrower is not a natural person) without Lender's prior written consent, Lender may, at its option, require immediate payment in full of all sums secured by the Security Instrument. However, this option shall not be exercised by Lender if exercise is prohibited by Federal law as of the date of the Loan Modification Agreement.

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.

[Signature] _____
Notary Public, State of Texas

MODIFICATION DUE ON TRANSFER RIDER
PILLAGED UNIFORM INSTRUMENT

Page 1 of 2

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A CERTIFIED COPY

ATTEST: AUG 13 2008

BEVERLY B. KAUFMAN, County Clerk
Harris County, Texas

[Signature] Deputy
Mary Alice King

Loan No.: 36493492

B. Except as otherwise specifically provided in this Modification Due On Transfer Rider, the Loan Modification Agreement, the Note and Security Instrument will remain unchanged and in full effect.

Date 12/26/03 Steve Dekker (Seal)
Borrower

Date _____ (Seal)
Borrower

Date _____ (Seal)
Borrower

Date _____ (Seal)
Borrower

NOTED: This document is a modification of the original instrument and does not constitute a new instrument. It is subject to the terms and conditions of the original instrument and the applicable laws of the State of Texas.

Principal Residential Mortgage, Inc. (Seal)
Lender

JAN 29 2004

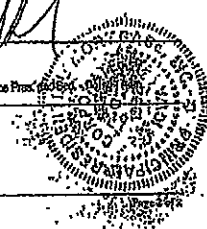


Beverly B. Kaufman
COUNTY CLERK
HARRIS COUNTY, TEXAS

Date 12/26/03

By: [Signature]

For: EA. Hurrell, Vice President



MULTI-STATE MODIFICATION DUE ON TRANSFER RIDER
FROM A UNIFORM INSTRUMENT

ANY PROVISIONS HEREIN WHICH RESTRICT THE SALE, RENTAL OR USE OF THE DESCRIBED REAL PROPERTY BECAUSE OF COLOR OR RACE IS INVALID AND UNENFORCEABLE UNDER THE FEDERAL LAW.

A CERTIFIED COPY

ATTEST: AUG 13 2008
BEVERLY B. KAUFMAN, County Clerk
Harris County, Texas

Mary Alice King Deputy
Mary Alice King



I, Loren Jackson, District Clerk of Harris County, Texas certify that this is a true and correct copy of the original record filed and or recorded in my office, electronically or hard copy, as it appears on this date
Witness my official hand and seal of office
this September 18, 2009

Certified Document Number: 43258755 Total Pages: 7

LOREN JACKSON, DISTRICT CLERK
HARRIS COUNTY, TEXAS

In accordance with Texas Government Code 406.013 electronically transmitted authenticated documents are valid. If there is a question regarding the validity of this document and or seal please e-mail support@hcdistrictclerk.com