

2010027268 00085FORSYTH CO. NC FEE \$26.00
PRESENTED & RECORDED
07/21/2010 12:08:00 PM
C. NORMAN HOLLEMAN
REGISTER OF DEEDS
BY: S. GRIFFITH
ASST**BK: RE 2955**
PG: 2841 - 2845

[Space Above This Line For Recording Data]

RECORD AND RETURN TO:
FIRST AMERICAN TITLE
P.O. BOX 27670
SANTA ANA, CA 92799-7670
ATTN: LMTS**THIS DOCUMENT WAS PREPARED BY:**
KIMBERLY CHERRY
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SOUTH CAROLINA 29715**Tax Parcel No: 6377 075**
SOURCE OF TITLE: Book 2396, Page 4821**FHA Case No. 0101939475**
Loan No.**LOAN MODIFICATION AGREEMENT****Original Recorded Date: AUGUST 29, 2003**This Loan Modification Agreement ("Agreement"), made this **JANUARY 28, 2010**
between **CRONWELL N. IRIAS MEZA AND WIFE, LAURA LUGO-QUINTO**("Borrower"), whose address is
441 CAMDEN RIDGE DRIVE, WINSTON SALEM, NORTH CAROLINA 27105
and **WELLS FARGO BANK, N.A.**("Lender"), whose address is
3476 STATEVIEW BLVD, MAC# X7801-03K, FORT MILL, SOUTH CAROLINA 29715
amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated
AUGUST 27, 2003 and recorded in **Book or Liber 2396, at page(s) 4823**
FORSYTH COUNTY, **NORTH CAROLINA**, and (2) the Note, in
the original principal amount of U.S. \$ **122,851.00**, 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 **441 CAMDEN RIDGE DRIVE**
WINSTON SALEM, NORTH CAROLINA 27105**HUD Modification Agreement**
First American Loan Production Services
First American Real Estate Solutions LLC
FALPS# NCHUDMOD Rev. 09-14-09

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Submitted electronically by "First American NDTs"
in compliance with North Carolina statutes governing recordable documents
and the terms of the submitter agreement with the Forsyth County Register of Deeds.

the real property described is located in **FORSYTH COUNTY, NORTH CAROLINA**,
and being set forth as follows:
SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;

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 1, 2010**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **127,877.85** consisting of the amount(s) loaned to the Borrower by the Lender, escrows and any interest capitalized to date.

2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of **5.125 %**, from **MARCH 1, 2010**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **696.28**, beginning on the first day of **APRIL, 2010**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **MARCH 01, 2040** (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

The Borrower will make such payments at
WELLS FARGO BANK, N.A.
3476 STATEVIEW BLVD, MAC# X7801-03K
FORT MILL, SOUTH CAROLINA 29715
or at such other place as the Lender may require.

3. If all or any part of the Property or any interest in it is sold or transferred (or if a beneficial interest in the Borrower is sold or transferred and the Borrower is not a natural person) without the Lender's prior written consent, the Lender may require immediate payment in full of all sums secured by this Security Instrument.

If the Lender exercises this option, the Lender shall give the 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 the Borrower must pay all sums secured by this Security Instrument. If the Borrower fails to pay these sums prior to the expiration of this period, the Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on the Borrower.

4. The Borrower also will comply with all other covenants, agreements, and requirements of 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; however, the following terms and provisions are forever cancelled, null and void, as of the date specified in Paragraph No. 1 above:

HUD Modification Agreement

FAND# WFHUDMOD-2 Rev. 03-16-05

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CM LL




(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. If the Borrower has, since inception of this loan but prior to this Agreement, received a discharge in a Chapter 7 bankruptcy, and there having been no valid reaffirmation of the underlying debt, by entering into this Agreement, the Lender is not attempting to re-establish any personal liability for the underlying debt.

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



CRONWELL N. IRIAS MEZA

-Borrower



LAURA LUGO-QUINTO

-Borrower

-Borrower

-Borrower

WELLS FARGO BANK, N.A.

Name:  2/15/10

Yeng Yang

Its:

V.P. of Loan Documentation

(Corporate Seal)

-Lender



Notary Seal

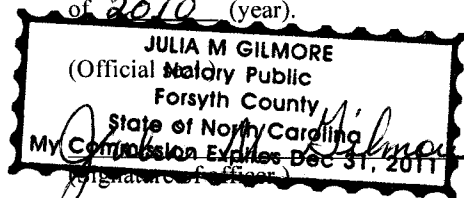
_____[Space Below This Line For Acknowledgment]_____

BORROWER ACKNOWLEDGMENT

North Carolina, Forsyth County.

I Julia M. Gilmore, do hereby certify that
CRONWELL N. IRIAS MEZA AND LAURA LUGO-QUINTO

personally appeared before me this day and acknowledged the due execution of the foregoing instrument.
 Witness my hand and (where an official seal is required by law) official seal this the 9th day
 of 2010 (year).



Notary
 (Title)

LENDER ACKNOWLEDGMENT

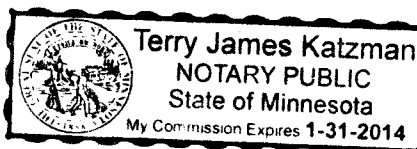
Minnesota TC
 North Carolina, Yennear County.

I Terry James Katzman, a Notary Public for said County and
 State, do hereby certify that Yennear
 personally appeared before me this day and stated that he/she is V.P. for the institution
 of Wells Fargo Bank NA
 and acknowledged, on behalf of _____, the due execution of the
 foregoing instrument. WITNESS my had and (where an official seal is required by law) official seal this the
 _____ day of _____, 20_____.

(Official seal.)

Terry James Katzman
 (Signature of officer.)

Notary
 (Title)



HUD Modification Agreement

First American Loan Production Services
 First American Real Estate Solutions LLC
 FALPS# NCHUDMOD-4 Rev. 09-14-09



EXHIBIT A

BORROWER(S): CRONWELL N. IRIAS MEZA AND LAURA LUGO-QUINTO

LOAN NUMBER:

LEGAL DESCRIPTION:

ALL THAT CERTAIN LOT OR PARCEL OF LAND SITUATED IN THE CITY OF WINSTON-SALEM, WINSTON-SALEM TOWNSHIP, FORSYTH COUNTY, NORTH CAROLINA, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEING KNOWN AND DESIGNATED AS LOT 75 OF NORTH OAKS SUBDIVISION, PHASE 1 AS SHOWN ON A MAP AND PLAT OF SAME WHICH IS RECORDED IN PLAT BOOK 42, PAGE 29 IN THE OFFICE OF THE REGISTER OF DEEDS OF FORSYTH COUNTY, NORTH CAROLINA, REFERENCE TO WHICH IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION.

ALSO KNOWN AS: 441 CAMDEN RIDGE DRIVE, WINSTON SALEM, NORTH CAROLINA 27105

