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2381820

FHA Case No. 283-0188587-703
8485601648

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this **APRIL 1, 2005**
between **LINCOLN S. LEWIS AND BEVERLY C. LEWIS, HUSBAND AND WIFE**

("Borrower"), whose address is
9335 HICKORY DRIVE
OLIVE BRANCH, MISSISSIPPI 38654-3799
and
WASHINGTON MUTUAL BANK

("Lender"), whose address is **7255 BAYMEADOWS WAY**
JACKSONVILLE, FLORIDA 32256

and given to Mortgage Electronic Registrations Systems, Inc. ("MERS") (solely as nominee for Lender, and Lender's successors and assigns), as beneficiary, MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS, amends and supplements (1) the Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated **MAY 5, 1999** and recorded in **Book 1128, Page 356** **DE SOTO** **COUNTY, MISSISSIPPI**, and (2) the Note, in the original principal amount of U.S. \$ **137,424.00**, bearing the same date as, and secured by, the Security Instrument, which has been assigned MERS Registration No. **1000541 0000184621 2** and MERS Registration Date **AUGUST 13, 2002**, and which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at **9335 HICKORY DRIVE**
OLIVE BRANCH, MISSISSIPPI 38654-3799

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the real property described is located in **DE SOTO** COUNTY, MISSISSIPPI
 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, 2005**, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ **129,993.66** consisting of the amount(s) loaned to the Borrower by the Lender 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 **7.000%**, from **APRIL 1, 2005**. The Borrower promises to make monthly payments of principal and interest of U.S. \$ **930.56**, beginning on the first day of **MAY, 2005**, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on **JUNE 01, 2029** (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
WASHINGTON MUTUAL BANK
P.O. BOX 3200
MILWAUKEE, WISCONSIN 53224
 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:

EXHIBIT A

LOT 262, THE PLANTATION, PHASE 2, SECTION E, PLANTATION LAKES, IN SECTION 15 & 22, TOWNSHIP 1 SOUTH, RANGE 6 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 52, PAGE 26, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

AP NUMBER : 106515010

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(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.

Lincoln S. Lewis
LINCOLN S. LEWIS

(Seal)
-Borrower

Beverly C. Lewis
BEVERLY C. LEWIS

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

WASHINGTON MUTUAL BANK

Mamie Clark
Name: MAMIE CLARK
Its: VICE PRESIDENT

(Corporate Seal)
-Lender

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[Space Below This Line For Acknowledgment]

BORROWER ACKNOWLEDGMENT

STATE OF Mississippi

COUNTY OF De Soto

The foregoing instrument was acknowledged before me this March 28, 2005 by

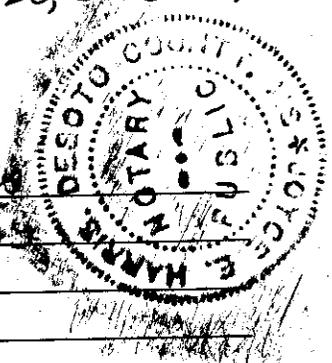
Lincoln & Beverly Lewis

Signature of Person Taking Acknowledgment Joyce Harris

Printed Name Joyce Harris

Title or Rank Notary

Serial Number, if any _____



LENDER ACKNOWLEDGMENT

STATE OF Florida

COUNTY OF Duval

The foregoing instrument was acknowledged before me this 4-18-2005 by

of Mamie Clark
a Washington Mutual

, the 4-18-2005

VICE PRES.

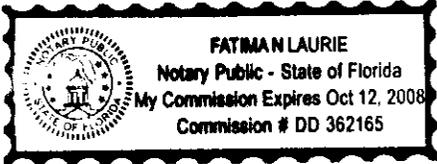
, on behalf of said entity.

Signature of Person Taking Acknowledgment Fatima W. Laurie

Printed Name Fatima W. Laurie

Title or Rank NOTARY

Serial Number, if any _____



HUD MERS Modification Agreement
FAND# HUDDMERSMOD-4 Rev. 04-16-03

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THIS DOCUMENT WAS PREPARED BY:
STANLEY SAINTIL-DELTIS
WASHINGTON MUTUAL BANK
7255 BAYMEADOWS WAY
JACKSONVILLE, FL 32256
Phone: (904) 732-8116

LEWIS
9335 HICKORY DRIVE
OLIVE BRANCH, MISSISSIPPI 38654-3799
WASHINGTON MUTUAL BANK

NOTICE OF NO ORAL AGREEMENTS

THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE 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.

Receipt of Notice. The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

Lincoln S Lewis

3-28-05

Borrower
LINCOLN S. LEWIS

Date

Beverly C. Lewis

3-28-05

Borrower
BEVERLY C. LEWIS

Date

Borrower

Date

Borrower

Date

Borrower

Date

Borrower

Date

WASHINGTON MUTUAL BANK

**ERRORS AND OMISSIONS
COMPLIANCE AGREEMENT**

In consideration of
WASHINGTON MUTUAL BANK

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender. Borrower agrees to assume all costs that may be incurred by the Lender, including without limitation, actual expenses, legal fees and marketing losses, as a result of the Borrower's failure to comply with all such requests within such 30 day time period.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

Lincoln S Lewis
LINCOLN S. LEWIS

3-28-05
Date

Beverly C. Lewis
BEVERLY C. LEWIS

3-28-05
Date

Date

Date

Date

Date