

Radian Guaranty Inc.

**RADIAN**

## Letter of Intent to Modify

Radian Guaranty Inc.

1601 Market Street -- Philadelphia, PA 19103-2337  
Phone: 877 723.4261

Send a secure email to: certmods@radian.biz

**This letter acknowledges the Insured's or authorized Servicer's intent to modify the referenced Loan. Radian's Certificate of Insurance should be amended to reflect the following information with respect to the Loan:**

<b>Servicing Lender</b> (Name and Address)	<b>Borrower</b> (Name and Address)
Nationstar Mortgage LLC	FERNANDEZ, ESTHER A
4000 Horizon Way	3845 S. LOBACK LANE
Irving TX 75063	GILBERT AZ 85297

Certificate Number	99745798	Renewal Type	Constant
Existing Loan Number	597377548	Payment Plan	Monthly
New Loan Number	0407378090	Premium Due	\$106.10
Coverage %	20.00 %	Premium Rate	0.59000 %
Original Effective Date	9/6/2007	Renewal Rate	0.59000 %
Modified Loan Amount	\$215,800.00	11th Year Rate	0.20000 %
Premium Payment Plan	Borrower Paid	Assessment Tax	\$0.00
Refundable	Y	Tax Rate	0.00 %
		Total Due	\$106.10

Please specify where the endorsement should be emailed if different from original request:

Current Contact Name: Vanessa Gutierrez Current Contact Email: vanessagutierrez@greenlightloans.com

Contact Name: \_\_\_\_\_ Contact Email: \_\_\_\_\_

Closing Date: \_\_\_\_\_

Updates and closing information can be submitted in one of two ways:

1. For 24 hour turn time, submit your request at [www.Radian.biz](http://www.Radian.biz) and click on the "Submit HARP Modification Online" quick link or simply click on the following link:  
<https://radian.secure.force.com/LoanModNotification>
2. Email the Notification of Mortgage Insurance Modification form to [certmods@radian.biz](mailto:certmods@radian.biz).

Please submit closing information immediately after the modification has closed. The certificate will not be updated until the loan closes.

In reliance on the accuracy and in accord with the terms and information set forth above, Radian hereby delegates to the Servicer the authority to modify the subject Loan.

Loan for m  
RAF 1040  
of the term  
to the Loan  
payments

*Refinance*

By submitting the subject terms and conditions of Radian's Master Policy program have been met. Coverage is subject to all and subject to any and all defenses with respect of the Modification Effective Date and premium

RAF357 309

Radian Guaranty Inc.

**RADIAN**

## Certificate of Insurance Endorsement for Loan Modification

Radian Guaranty Inc.

1601 Market Street -- Philadelphia, PA 19103-2337

Email: certmods@radian.biz

Phone: 877 723.4261

In consideration of the premium paid, and in reliance on the Insured's representations with respect to any modified Loan terms, Radian Guaranty Inc. issues this Endorsement to the referenced Certificate. Please attach this endorsement to your Commitment/Certificate of Insurance.

<b>Servicing Lender (Name and Address)</b> Nationstar Mortgage LLC 4000 Horizon Way Irving TX 75063			<b>Borrower (Name and Address)</b> FERNANDEZ, ESTHER A 3845 S. LOBACK LANE  GILBERT AZ 85297	
Certificate Number	Certificate Effective Date	Change Date	Loan Number	Modified Unpaid Principal Balance
99745798	9/6/2007	10/26/2016	407378090	\$217,000.00

The above-referenced certificate is amended as follows:

	From	To
Loan Balance	\$210,450.95	\$217,000.00
Interest Rate	2%	4.5%

In reliance on the accuracy and in accord with the terms and information set forth above, Radian hereby delegates to the Servicing Lender the approval of the modification of the subject Loan. By submitting the subject Loan for modification, the Servicing Lender represents that the terms and conditions of Radian's Master Policy RAF 1040 and Radian's performing Modification / Refinance program have been met. Coverage is subject to all of the terms and conditions of Radian's Master Policy RAF 1040 and subject to any and all defenses with respect to the Loan as modified.

RAF388 03/09

Radian Guaranty Inc.

**RADIAN**

Inquiry

Lender Loan Number:	407378090	MI Application Number:	99745798
Borrower Name:	FERNANDEZ, ESTHER A		
Borrower SSN:	XXX-XX-5788		
Property Address:	3845 S. LOBACK LANE GILBERT, AZ 85297	Primary Borrower Mailing Address:	

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Application Type:	MI Only - Delegated	MI Application Date:	08/29/2007
Submission Type:	Delegated	MI Commitment Date:	
		MI Commitment Expiration Date:	09/06/2007
		Certificate Effective Date:	

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Policy Status:	In Force		
HARP Mod Status:	Completed		
HARP Mod Effective Date:	10/14/2016		

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Primary/Pool:	Primary	Renewal Type:	Constant (Level)
Radian Product Type:	A (Full Doc)	Deferred:	Yes
Fannie/Freddie Standard Coverage?:	No	Refundable:	Yes
Coverage Percent:	20%	Free After 5:	Intelligible
Premium Source:	Borrower Paid	Master Policy Version:	1.0
Payment Plan:	Monthly		
Split/Edge Upfront Fee:			
Financed Premium:	\$0		

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	MI Premium	Assessment/Tax	Rate With Assmt/Tax	Premium With Assmt/Tax	Premium Due
Initial 1-10 Years	.59% \$108.69 /mo	n/a \$0.00	n/a	n/a	DEFER
Renewal 11+ Years	2% \$36.17 /mo	n/a \$0.00	n/a	n/a	
				Grand Total Due	\$0.00

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Submitted by Lender MP#:	45551001	Service MP#:	90465000
Submitted by Lender:	E-Loan Inc	Service:	Nationstar Mortgage LLC
Insured Lender MP#:	10758223	Service City:	Irving
Insured Lender:	Bank of America, N.A.	Service State:	TX
Beneficiary Number:	10487000	Loan Transfer Date:	07/28/2012
Beneficiary Name:	Freddie Mac	Processor:	
Beneficiary Loan #:	4758513310	Business Channel:	

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Borrower Name:	FERNANDEZ, ESTHER A	Borrower Credit Repository:	
Borrower SSN:	XXX-XX-5788	Borrower Date of Credit Score:	
Borrower Monthly Income:	\$3,699	Borrower Self Employed:	No
FCRA Indicator:	FCRA Status has not been determined	Borrower FICO Score:	
		Borrower Non-Traditional Credit:	No

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Loan Purpose:	Purchase	Underwriting Method:	Automated Underwriting System
Occupancy Status:	Primary Residence	AUS:	Fannie Mae Desktop
			Underwriter
Property Type:	Single Family Detached (includes PUD)	AUS Response:	Approve/Eligible
Initial Loan Amount:	\$217,000	Income Documentation:	Documented per DU findings
Sales Price:	\$240,000	Employment Documentation:	Documented per DU findings
Appraisal Value:	\$243,000	Asset Documentation:	Documented per DU findings
Initial Note Rate:	6.875%	Loan Term:	30 years
Relocation:	No	Interest Only:	No
Total PITI:	\$1,363	Affordable Programs:	No
Lender Supplied DTI:	0%	Amortization Type:	Fixed rate
		Buydown:	No
Base LTV:	90.42%		
Gross LTV (Incl Financed Premium):	90.42%		
Secondary Financing Amount:	\$0		
Lender CLTV:	998.89%		
Borrower 3% Funds?:	No		
Borrower Funds Available for Closing:	\$0	Gift/Grant:	\$0

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Certification Date:	09/20/2007	Certificate Effective Date:	09/06/2007
Initial Premium Received:		Upfront Fee Received:	
Initial Assessment/Tax Received:		Upfront Fee Assessment/Tax Received:	
		Total Upfront Received:	
Total Initial Received:			

## MI Online - Application Entry Printer Friendly

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Renewal Rate: 0.59%  
Renewal Premium Due: \$108.69  
Renewal Assessment/Tax Due:  
Total Renewal Due: \$108.69

Renewal Premium Posted: 09/26/2016  
Renewal Premium Received: \$118.00  
Renewal Assessment/Tax Received:  
Total Renewal Received: \$118.00  
Next Renewal Due Date: 10/14/2016  
Premium Held:

Cancellation Date:  
Cancellation Reason:

Cancel Balance Due: \$0  
Cancel Total Received:  
Refund Amount:  
Refund Date:

DISCLAIMER: This document is a summary of an application for Mortgage Insurance. It is not a Commitment or Certificate of Insurance. For assistance obtaining a Commitment or Certificate, please contact Radian Customer Care either by using the "Live Help" button or by calling 877.RADIAN1 (723.4261), or by emailing [customer care@radian.biz](mailto:customer care@radian.biz).