

JULY 31, 2026



Read, sign and return.

Please return the enclosed documents to us by
AUGUST 17, 2026

Dear Homeowner:

Congratulations, you are now ready to complete your mortgage assistance plan documents. These documents are only valid if all trial plan payments are successfully made. They include two parts: a HUD Partial Claim loan and a Loan Modification on the existing FHA insured loan ("Primary Loan").

1. The HUD partial claim loan is an interest-free loan from HUD secured by a HUD lien on your property. The HUD funds are used to bring the Primary Loan current and are repaid by you to HUD.
2. The loan modification is an agreement between you and MidFirst Bank which modifies the Primary Loan.

Enclosed for your review and signature are two copies of the HUD Partial Claim Promissory Note and Subordinate Mortgage/Deed of Trust and two copies of the Loan Modification Agreement. Please return two signed and notarized copies of the completed documents to our office by AUGUST 17, 2026.

Part 1, the HUD Partial Claim, is a new, interest-free loan from HUD that does not generally become due until the earlier of: (i) payoff or refinancing of the Primary Loan; (ii) sale of the property; (iii) maturity of the Primary Loan or the date of its acceleration; or (iv) the Primary Loan is no longer insured by HUD. The Partial Claim loan is secured by a subordinate lien on the property. This Partial Claim loan will be in the amount of \$101,237.30.

Part 2 is a Loan Modification Agreement that modifies the Primary Loan. The basic terms of the modification are as outlined below:

MODIFIED TERMS	
Principal Balance	\$348,976.98
Interest Rate	6.8750%
Maturity Date	AUGUST 1, 2066
MODIFIED PAYMENT	
Principal and Interest Payment	\$2,137.04
Escrow Payment	\$792.21 ¹
Total Payment	\$2,929.25

¹ – Subject to change at next Escrow Analysis

For information on the current terms of the Primary Loan, please refer to your monthly billing statement. Please note that as part of the loan modification agreement, any Primary Loan principal included in the HUD partial claim will be applied to reduce the total unpaid principal balance of the Primary Loan. This amount will be repaid to HUD when the HUD Partial Claim loan becomes due in accordance with its terms.

Midland Mortgage

P.O. Box 26648 / Oklahoma City / OK [REDACTED]

TEL [REDACTED] FAX [REDACTED]

Qualified Written Requests, Notices of Error,

Information Requests and Credit Disputes must be sent to:

P.O. Box 268959 / Oklahoma City / OK [REDACTED]

mymidlandmortgage.com

WHEN RECORDED MAIL TO:
FIRST AMERICAN TITLE
DTO REC., MAIL CODE: 4002
4795 REGENT BLVD
IRVING, TX 75063

_____ [Space Above This Line for Recording Data] _____

LOAN MODIFICATION AGREEMENT

THIS IS A MODIFICATION OF AN EXISTING INDEBTEDNESS WITH THE SAME LENDER IN THE ORIGINAL PRINCIPAL BALANCE OF \$402,573.00, RECORDED IN BOOK 02249, PAGE 00278, HARRIS COUNTY GA ON WHICH THE GA INTANGIBLE RECORDING TAX WAS PAID. THE UNPAID PRINCIPAL BALANCE OF THE ORIGINAL NOTE IS \$399,264.09. NEW MONEY IS THE AMOUNT \$0.00, IS BEING ADVANCED ON WHICH THE INTANGIBLE TAX IS BEING PAID

Date of Document: JULY 31, 2026

Grantor(s)/Borrower(s): [REDACTED]

Grantee/Lender: MIDFIRST BANK, A FEDERALLY CHARTERED SAVINGS ASSOCIATION

Grantee/Lender Mailing Address: 501 N.W. GRAND BLVD, OKLAHOMA CITY, OK 73118

Tax/Parcel #: [REDACTED]

Original Loan Amount: \$402,573.00

Unpaid Principal Amount: \$399,264.09

New Principal Amount: \$348,976.98

New Money (Cap): \$0.00

Maturity Date: AUGUST 1, 2066

Intangible Tax: \$_____

[REDACTED]

(Property Address)

the real property described being set forth as follows:

LEGAL DESCRIPTION: 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, AUGUST 1, 2026 the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$348,976.98, consisting of the amount(s) loaned to Borrower by Lender, plus capitalized interest and other amounts capitalized, which is limited to escrows, and any legal fees and related foreclosure costs that may have been accrued for work completed, in the amount of U.S. \$0.00.
2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 6.8750% , from AUGUST 1, 2026. The Borrower promises to make monthly payments of principal and interest of U.S. \$ 2,137.04, beginning on the 1ST day of SEPTEMBER, 2026, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on AUGUST 1, 2066 (the "Maturity Date"), the Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.
3. If all or any part of the Property or any interest in the Property is sold or transferred (or if Borrower is not a natural person and a beneficial interest in Borrower is sold or transferred) without Lender's prior written consent, Lender may require immediate payment in full of all sums secured by the Security Instrument.

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.

4. Borrower also will comply with all other covenants, agreements, and requirements of the Security Instrument, including without limitation, Borrower's covenants and agreements to make all payments of taxes, insurance premiums, assessments, escrow items, impounds, and all other payments that Borrower is obligated to make under the Security Instrument; however, the following terms and provisions are forever canceled, null and void, as of the date specified in paragraph No. 1 above:
 - (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