

Tax Parcel Identification Number:
03-3120200

Prepared by:
AsurityDocs
717 N. Harwood, Suite 1600
Dallas, TX 75201
214-220-6300

Recording Requested By and Return
To:
MORTGAGE SERVICING
717 N HARWOOD ST STE 1600
DALLAS, TX 75201

[Space Above This Line For Recording Data]
Original Recorded Date: January 19, 2023

FHA COVID-19 RECOVERY LOAN MODIFICATION AGREEMENT

FHA Case Number: 446-5699971-703

Loan No: 1506061751

Made this 29th day of July, 2024

Borrower ("I"): DONOVAN GREENE-MCGEE, KENNETH MCFADDEN, DAPHNE C. MCGEE-
GEATHERS AND BREF FUND I, LLC, whose address is 6044 WASHINGTON AVENUE,
PHILADELPHIA, PA 19143

Lender ("Lender"): American Neighborhood Mortgage Acceptance Company, LLC, whose
address is 1 CORPORATE DR SUITE 360, LAKE ZURICH, IL 60047

Date of First Lien Security Instrument ("Mortgage") and Note ("Note"): December 28, 2022

Loan Number: 1506061751

1 If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of
this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where
appropriate.

FHA COVID-19 RECOVERY LOAN MODIFICATION AGREEMENT
PAMDFRECV
Asurity.com

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Property Address: 6044 WASHINGTON AVENUE, PHILADELPHIA, PA 19143 ("Property")

SEE ATTACHED EXHIBIT "A"

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Recorded in INSTRUMENT NO. 54141863 of the Official Records of the County Recorder's or Clerk's Office of the County of PHILADELPHIA, Pennsylvania.

If my representations in Section 1 continue to be true in all material respects, then this FHA COVID-19 Recovery Loan Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the First Lien Mortgage on the Property, and (2) the Note secured by the First Lien Mortgage. The First Lien Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents.

I understand that after I sign and return two copies of this Agreement to the Lender, the Lender will send me a signed copy of this Agreement. This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

1. **My Representations.** I certify, represent to Lender and agree:
 - A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
 - B. The Property has not been condemned;
 - C. There has been no change in the ownership of the Property since I signed the Loan Documents.
2. **Acknowledgements and Preconditions to Modification.** I understand and acknowledge that:
 - A. TIME IS OF THE ESSENCE under this Agreement;
 - B. If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Agreement will terminate. In this event, the Lender will have all of the rights and remedies provided by the Loan Documents; and
 - C. I understand that the Loan Documents will not be modified unless and until (i) I receive from the Lender a copy of this Agreement signed by the Lender, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.
3. **The Modification.** If my representations in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on **August 1, 2024** (the "Modification Effective Date") and all unpaid late charges that accumulated on or after March 1, 2020 and remain unpaid are waived.

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The Loan Documents will be modified and the first modified payment will be due on September 1, 2024.

- A. The new Maturity Date will be: August 1, 2064.
- B. The modified Principal balance of my Loan will include all amounts and arrearages that will be past due (excluding unpaid late charges that accumulated on or after March 1, 2020) less any amounts paid to the Lender but not previously credited to my Loan. The new Principal balance of my Loan will be \$264,071.25 (the "New Principal Balance").
- C. Interest at the rate of 7.375% will begin to accrue on the New Principal Balance as of August 1, 2024 and the first new monthly payment on the New Principal Balance will be due on September 1, 2024. My payment schedule for the modified Loan is as follows:

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
40	7.375%	08/01/2024	\$1,713.43	\$597.83 may adjust periodically	\$2,311.26 may adjust periodically	09/01/2024	480

The above terms in this Section 3.C. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable or step interest rate.

- D. I will be in default if I do not comply with the terms of the Loan Documents, as modified by this Agreement.
 - E. If a default rate of interest is permitted under the Loan Documents, then in the event of default under the Loan Documents, as amended, the interest that will be due will be the rate set forth in Section 3.C.
4. Additional Agreements. I agree to the following:
- A. That all persons who signed the Loan Documents or their authorized representative(s) have signed this Agreement unless a borrower or co-borrower is deceased or the Lender has waived this requirement in writing.
 - B. That this Agreement shall supersede the terms of any modification, forbearance, Trial Period Plan or Workout Plan that I previously entered into with Lender.
 - C. To comply, except to the extent that they are modified by this Agreement, with all covenants, agreements, and requirements of Loan Documents including my agreement to make all payments of taxes, insurance premiums, assessments, Escrow Items, impounds, and all other payments, the amount of which may change periodically over the term of my Loan.

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- D. That I have been advised of the amount needed to fully fund my Escrow Account.
- E. That the Loan Documents are composed of duly valid, binding agreements, enforceable in accordance with their terms and are hereby reaffirmed. The Loan Documents constitute a first lien on the Property and are in no way prejudiced by this Agreement.
- F. That all terms and provisions of the Loan Documents, except as expressly modified by this Agreement remain in full force and effect; nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the obligations contained in the Loan Documents; and that except as otherwise specifically provided in, and as expressly modified by, this Agreement, the Lender and I will be bound by, and will comply with, all of the terms and conditions of the Loan Documents.
- G. That, as of the Modification Effective Date, a buyer or transferee of the Property will not be permitted, under any circumstance, to assume the Loan. This Agreement may not, under any circumstances, be assigned to, or assumed by, a buyer of the Property.

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In Witness Whereof, the Lender and I have executed this Agreement.

Kenneth MCFadden (Seal)
KENNETH MCFADDEN -Borrower

Donovan Greene (Seal)
DONOVAN GREENE-
MCGEE -Borrower

Daphne C. McGee-Geathers (Seal)
DAPHNE C. MCGEE-
GEATHERS -Borrower

Thomas Lopez-Pierre (Seal)
BREF FUND I, LLC -Borrower
BY: THOMAS LOPEZ-
PIERRE
MANAGING MEMBER

Commonwealth of Pennsylvania §

County of PHILADELPHIA §

This record was acknowledged before me on AUGUST 13, 2024 by KENNETH MCFADDEN, DONOVAN GREENE-MCGEE, DAPHNE C. MCGEE-GEATHERS and BREF FUND I, LLC

BY: THOMAS LOPEZ-PIERRE
MANAGING MEMBER.

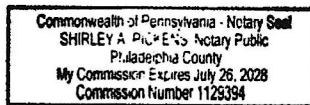
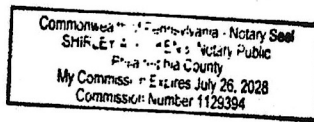
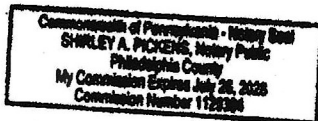
[Seal]

Shirley A. Pickens
Notary Public

Shirley A. Pickens
(Printed Name)

My commission expires: July 26, 2028

Title of Office: NOTARY



Shirley A. Pickens

Loan No: 1506061751

American Neighborhood Mortgage
Acceptance Company, LLC

Lender
Georgina (Seal)

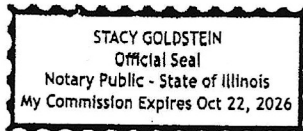
By: Georgina Buckley
Title: Vice President

Date of Lender's Signature
9/4/24

State of IL §
County of Cox §

This record was acknowledged before me on 9/4/24 by
Georgina Buckley as Vice President who represent that he/she/they
is/are authorized to act on behalf of American Neighborhood Mortgage Acceptance Company, LLC

[Seal]



Stacy Goldstein
Notary Public

Stacy Goldstein
(Printed Name)

My commission expires: 10/22/2026

Title of Office: Notary

I certify that the precise residence and address of the within-named Lender is: American
Neighborhood Mortgage Acceptance Company, LLC, 1 CORPORATE DR SUITE 360, LAKE
ZURICH, IL 60047.

Georgina
Signature (Agent on behalf of Lender)

Georgina Buckley
Vice President

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LEGAL DESCRIPTION

See Attached Exhibit A

ALL THAT CERTAIN LOT OR PIECE OF GROUND WITH THE BUILDINGS AND IMPROVEMENTS THEREON ERECTED.

SITUATE IN THE 3RD (FORMERLY PART OF THE 46TH) WARD OF THE CITY OF PHILADELPHIA, COUNTY OF PHILADELPHIA, AND STATE OF PENNSYLVANIA, DESCRIBED AS FOLLOWS, TO WIT: BEGINNING AT A POINT ON THE SOUTHERLY SIDE OF WASHINGTON AVENUE AT THE DISTANCE OF 425 FEET MEASURED WESTERLY FROM THE WESTERLY SIDE OF 60TH STREET.

CONTAINING IN FRONT OR BREADTH WESTWARDLY ALONG SAID SIDE OF WASHINGTON AVENUE 21 FEET 8 INCHES AND EXTENDING OF THAT WIDTH IN LENGTH OR DEPTH BETWEEN PARALLEL LINES AT RIGHT ANGLES TO SAID WASHINGTON AVENUE, 110 FEET.

BEING PARCEL NO. 03-3120200

BEING THE SAME PREMISES THAT DAPHNE C. MCGEE-GEATHERS AND KIMBERLEY J. MCGEE, BY DEED DATED MARCH 10, 2020 AND RECORDED MARCH 16, 2020 IN THE OFFICE OF THE RECORDER OF DEEDS OF PHILADELPHIA COUNTY, PA, IN DOCUMENT NO. 53646084, GRANTED AND CONVEYED UNTO KARO-LINE LLC, IN FEE.

BEING THE SAME PREMISES THAT KARA-LING LLC, BY DEED DATED DECEMBER 18, 2022 AND INTENDED TO BE RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF PHILADELPHIA COUNTY, STATE OF PENNSYLVANIA, GRANTED AND CONVEYED UNTO DAPHNE C. MCGEE GEATHERS, IN FEE.



THE FOREGOING IS
CERTIFIED AS A TRUE AND
CORRECT COPY OF THE
INSTRUMENT FILED IN THE
DEPARTMENT OF RECORDS

OCT 15 2025