LOAN SIGNING AGENT PRACTICE PACKAGE

Loan Modification (Texas) – Document Index & Notarization Guide

Borrowers:	Sam Buyer and Jane Buyer (each an unmarried person)	**Servicer / Lender:**	ABC Mortgage LLC
Property:	123 Main Street, Anytown, TX 77001 (Harris County)	**Loan No.:**	2026-TX-084720
Signing Date:	May 1, 2026	**Original Loan:**	$249,383.00 (modified balance $281,900.34)

TABLE OF CONTENTS

#	Document Name	Pages	Notary?
1	Loan Modification Agreement	2–6	**YES – Notarize**
2	Correction and Compliance Agreement – Limited Power of Attorney	7–8	**YES – Notarize**
3	Errors and Omissions / Compliance Agreement	9	No
4	Signature / Name Affidavit	10–11	**YES – Notarize**
5	Automatic Payment Draft Authorization Form (ACH)	12–14	No

3 documents require notarization (highlighted). Page numbers refer to this package. Both borrowers sign each document. The Lender's acknowledgement is completed by the Lender and is not notarized by the signing agent. Borrowers must sign exactly as printed, and all dates on signature lines and acknowledgements must match.

PRACTICE DOCUMENT NOTICE: For Loan Signing Agent training only. All borrower, lender, title company and property information is fictitious. Not legally operative; do not record or use for any real transaction.

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Investor Loan # 400123456

Recording Requested By:
ABC Mortgage LLC
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201

After Recording Return To:
ABC Mortgage LLC
Loan Modification Department
Attn: Loan Mod Processing Team
2750 Capitol Ridge Drive, Suite 400
Dallas, TX 75201
APN/Tax ID: 1234560010001
Recording Number: 1000123

This document was prepared by ABC Mortgage LLC, Morgan Lee, 2750 Capitol Ridge Drive, Suite 400, Dallas, TX 75201, (214) 555-0163.

Space Above This Line For Recording Data

NOTICE OF CONFIDENTIALITY RIGHTS: IF YOU ARE A NATURAL PERSON, YOU MAY REMOVE OR STRIKE ANY OR ALL OF THE FOLLOWING INFORMATION FROM ANY INSTRUMENT THAT TRANSFERS AN INTEREST IN REAL PROPERTY BEFORE IT IS FILED FOR RECORD IN THE PUBLIC RECORDS: YOUR SOCIAL SECURITY NUMBER OR YOUR DRIVER'S LICENSE NUMBER.

Original Principal Amount: $249,383.00 **Loan No.:** 2026-TX-084720
Unpaid Principal Amount: $233,723.17 **VA Case No.:** 62-62-6-0000001
New Principal Amount: $281,900.34

Original Security Instrument recorded on Date **05/07/2021** in Book or Liber _____, at page(s) _____, and/or as Document/Instrument Number **RP-2021-100123**, in the Records of **Harris County, Texas.**

LOAN MODIFICATION AGREEMENT

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

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All Borrowers are required to sign and date this Agreement in blue or black ink only as the Borrowers' name appears below. If signed using any other color or method, the document may not be accepted and another copy of the Agreement may be sent to the Borrower to be signed.

By signing below, all Borrowers certify they have read this Agreement in its entirety, that all Borrowers know and understand the meaning and intent of this Agreement and that all Borrowers enter into this Agreement knowingly and voluntarily. By signing below, all Borrowers agree to all terms and conditions described on every page of this Agreement.

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By SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

DO NOT SIGN IF THERE ARE BLANKS LEFT TO BE COMPLETED IN THIS DOCUMENT. BORROWER MUST RECEIVE A COPY OF ANY DOCUMENT SIGNED.

_____
Sam Buyer
(Must be signed exactly as printed)
_____ / _____ / _____
Signature Date (MM/DD/YYYY)

_____*[Space below this line for Acknowledgement]*_____

STATE OF _____COUNTY OF _____

On the _____ day of _____ in the year _____ before me, the undersigned, Notary Public, in and for said State, personally appeared by physical presence Sam Buyer, personally known to me or proved to me on the basis of satisfactory evidence of identification to be the person(s) whose name(s) is/are subscribed to the within instrument and being informed of the contents of the instrument acknowledged before me that he/she/they voluntarily executed the same as its maker(s) in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument, the person or entity upon behalf of which the person or entity acted, executed the instrument for its stated purpose as his/her/their free act and deed.

Personally Known _____ OR Type of Identification Produced: _____

WITNESS my hand and official seal.

_____
(Signature of notary public)

_____
(Printed Name of notary public)
My commission expires:_____ (Notary Public Seal)
(Please ensure seal does not overlap any language or print)

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By SIGNING BELOW, Borrower accepts and agrees to the terms contained in this Security Instrument and in any rider(s) executed by Borrower and recorded with it.

DO NOT SIGN IF THERE ARE BLANKS LEFT TO BE COMPLETED IN THIS DOCUMENT. BORROWER MUST RECEIVE A COPY OF ANY DOCUMENT SIGNED.

_____

Jane Buyer
(Must be signed exactly as printed)

_____ / _____ / _____
Signature Date (MM/DD/YYYY)

_____*[Space below this line for Acknowledgement]*_____

STATE OF _____COUNTY OF _____

On the _____ day of _____ in the year ____ before me, the undersigned, Notary Public, in and for said State, personally appeared by physical presence Jane Buyer, personally known to me or proved to me on the basis of satisfactory evidence of identification to be the person(s) whose name(s) is/are subscribed to the within instrument and being informed of the contents of the instrument acknowledged before me that he/she/they voluntarily executed the same as its maker(s) in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument, the person or entity upon behalf of which the person or entity acted, executed the instrument for its stated purpose as his/her/their free act and deed.

Personally Known _____ OR Type of Identification Produced: _____

WITNESS my hand and official seal.

_____
(Signature of notary public)

_____
(Printed Name of notary public)
My commission expires:_____ (Notary Public Seal)
(Please ensure seal does not overlap any language or print)

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EXHIBIT A

Lot Twelve (12), in Block Three (3), of Sample Heights, a Subdivision in Harris County, Texas, according to the Map or Plat thereof, Recorded at Film Code No. 123456 of the Map Records of Harris County, Texas.

Being the same property as conveyed from Sam Buyer, an unmarried person to Sam Buyer, an unmarried person and Jane Buyer, an unmarried person as set forth in Deed Instrument #RP-2021-100122 dated 04/26/2021, recorded 05/07/2021, HARRIS County, TEXAS.

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CORRECTION AND COMPLIANCE AGREEMENT
LIMITED POWER OF ATTORNEY

Loan Number: **2026-TX-084720**

Borrower(s): **SAM BUYER**, **JANE BUYER**

Property Address: **123 MAIN STREET ANYTOWN, TX 77001**

Servicer: **ABC Mortgage LLC**

The undersigned Borrower(s) for and in consideration of the above-referenced Servicer for completing a Loan Modification and/or Partial Claim (sometimes referred to as a Mortgage Recovery Advance) of the subject loan agrees, if requested by Servicer or Agent for Servicer, to fully cooperate and adjust for clerical or typographical errors disclosed on any Loan Modification and/or Partial Claim (sometimes referred to as a Mortgage Recovery Advance), Tax document any documentation if deemed necessary or desirable in the reasonable discretion of Servicer to enable Servicer to sell, convey, seek guaranty or market said loan to any entity, including but not limited to an investor, Federal National Mortgage Association, Federal Home Loan Mortgage Corporation, Government National Mortgage Association, Federal Housing Authority or the Department of Veterans Affairs, or any Municipal Bonding Authority.

The undersigned Borrower(s) agree(s) to comply with all above noted requests by the above-referenced Lender within 15 days from date of mailing of said requests. Borrower(s) agree(s) to assume all costs including, by way of illustration and not limitation, actual expenses, legal fees and marketing losses for failing to comply with correction requests in the above noted time period, unless prohibited by applicable law.

In addition, the undersigned Borrower(s) hereby grant(s) the Lender limited power of attorney to make, execute or initial corrections as an accommodation to Borrower(s). In the event this limited power of attorney is exercised, the Borrower(s) will be notified and receive a copy of the document(s) initiated on their behalf.

The undersigned Borrower(s) do hereby so agree and covenant in order to assure that this loan documentation executed this date will conform and be acceptable in the marketplace in the instance of enforcement, transfer, sale or conveyance by Lender of its interest in and to said loan documentation, and to assure marketable title in the said Borrower(s).

THIS IS A LIMITED POWER OF ATTORNEY AND MAY NOT BE USED TO INCREASE THE INTEREST RATE NOR CHANGE THE TERM OF THE UNDERSIGNED BORROWER(S) LOAN MODIFICATION AND/OR PARTIAL CLAIM (sometimes referred to as a Mortgage Recovery Advance), NOT INCREASE THE UNDERSIGNED BORROWER(S) OUTSTANDING PRINCIPAL BALANCE NOR INCREASE THE UNDERSIGNED BORROWER(S) MONTHLY PRINCIPAL AND INTEREST PAYMENTS.

Loan Number: **2026-TX-084720**

Borrower(s): **SAM BUYER**, **JANE BUYER**

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THIS LIMITED POWER OF ATTORNEY SHALL AUTOMATICALLY TERMINATE 365 DAYS FROM THE EFFECTIVE DATE OF THE UNDERSIGNED BORROWERS LOAN MODIFICATION AND/OR PARTIAL CLAIM (sometimes referred to as a Mortgage Recovery Advance).

Dated this _____ of _____, 20_____

_____
Sam Buyer
(Must be signed exactly as printed)
_____ / / _____
Signature Date (MM/DD/YYYY)

_____
Jane Buyer
(Must be signed exactly as printed)
_____ / / _____
Signature Date (MM/DD/YYYY)

_____*[Space below this line for Acknowledgement]*_____

STATE OF _____COUNTY OF _____

On the _____ day of _____ in the year _____ before me, the undersigned, Notary Public (or [ ] if an Online Notary Public), in and for said State, personally appeared by physical presence (or [ ] if by online notarization/use of audio/video communication technology) Sam Buyer and Jane Buyer, personally known to me or proved to me on the basis of satisfactory evidence of identification to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they voluntarily executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument, the person or entity upon behalf of which the person or entity acted, executed the instrument for its stated purpose.

Personally Known _____ OR Type of Identification Produced: _____

WITNESS my hand and official seal.

_____
(Signature of notary public)

_____
(Printed Name of notary public)

My commission expires:_____ (Notary Public Seal)
(Please ensure seal does not overlap any language or print)

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ERRORS AND OMISSIONS/COMPLIANCE AGREEMENT

Loan Number: **2026-TX-084720** Date: **05/01/2026**

Borrower(s): **Sam Buyer, an unmarried person, Jane Buyer, an unmarried person**

Property Address: **123 MAIN STREET ANYTOWN, TX 77001**

Servicer: **ABC Mortgage LLC**

In consideration of ABC Mortgage LLC (the "Servicer") agreeing to modify the referenced loan (the "Loan"), the Borrower agrees that if requested by the Servicer, the Borrower will correct, or cooperate in the correction of any loss, misplacement, or inaccuracy made in any document or agreement entered into in connection with the modification of the Loan given on 05/01/2026 (the "Modification"), if deemed necessary or desirable in the reasonable discretion of the Servicer, in order to reflect the true and correct terms and conditions of the Modification and/or enable Servicer 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 bonding authority.

The Borrower agrees to comply with all such requests made by the Servicer within 10 days of receipt of written request from the Servicer. Borrower agrees to assume all costs that may be incurred by the Servicer, including without limitation, actual expenses, legal fees and marketing losses incurred by reason of Borrower's failure to comply with all such requests and further agrees and acknowledges that Borrower's failure to comply with such a request may result in the Servicer either adjusting the modified terms to reflect the true and correct terms and conditions of the Modification or electing to declare the Modification null and void. In the event the Modification is unwound and the Loan reverts to its pre-modified status, any funds paid by Borrower in connection with the Modification will be retained by Servicer and applied to the Loan in accordance with standard servicing practices and payment application rules.

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

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_____ Date: _____
Sam Buyer - Borrower

_____ Date: _____
Jane Buyer - Borrower

ABC Mortgage LLC

2750 Capitol Ridge Drive, Suite 400, Dallas, TX 75201

SIGNATURE/NAME AFFIDAVIT

DATE: 05/01/2026

LOAN #: 2026-TX-084720

BORROWER: SAM BUYER

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW. (This signature must exactly match signatures on the Note and Mortgage or Deed of Trust.)

_____ _____

(Print or Type Name) Signature

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

_____ _____

(Print or Type Name) Signature

_____ _____

(Print or Type Name) Signature

_____ _____

(Print or Type Name) Signature

_____ _____

(Print or Type Name) Signature

and that _____ are one in the same person.

STATE OF _____
COUNTY OF _____

Subscribed and sworn (affirmed) before me this _____ day of _____, 20___.

_____

Signature

_____

(Notary Name)

My Commmission Expires: _____

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ABC Mortgage LLC

2750 Capitol Ridge Drive, Suite 400, Dallas, TX 75201

SIGNATURE/NAME AFFIDAVIT

DATE: 05/01/2026

LOAN #: 2026-TX-084720

BORROWER: JANE BUYER

THIS IS TO CERTIFY THAT MY LEGAL SIGNATURE IS AS WRITTEN AND TYPED BELOW. (This signature must exactly match signatures on the Note and Mortgage or Deed of Trust.)

_____ _____

(Print or Type Name) Signature

(If applicable, complete the following.)

I AM ALSO KNOWN AS:

_____ _____

(Print or Type Name) Signature

_____ _____

(Print or Type Name) Signature

_____ _____

(Print or Type Name) Signature

_____ _____

(Print or Type Name) Signature

and that _____ are one in the same person.

STATE OF _____
COUNTY OF _____

Subscribed and sworn (affirmed) before me this _____ day of _____, 20___.

_____

Signature

_____

(Notary Name)

My Commmission Expires: _____

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ABC Mortgage LLC

2750 Capitol Ridge Drive, Suite 400, Dallas, TX 75201

ABC Mortgage LLC
AUTOMATIC PAYMENT DRAFT AUTHORIZATION FORM (ACH)

Please provide all of the following information:

Mortgage Loan #: 2026-TX-084720

Borrower Name: SAM BUYER

Co-borrower Name: JANE BUYER

Property Address: 123 MAIN STREET

City/State: ANYTOWN, TX **Zip Code:** 77001

Mailing Address (if different): _____

City/State: _____ **Zip Code:** _____

Please provide the following banking information:

Name on Bank Account: _____

Bank Name: _____

Bank City/State: _____

9-Digit Routing Number: _____

Checking or Savings: _____

Bank Account Number: _____

Additional Principal: _____

Total amount to Draft: _____

This Form should be sent to the following address:

ABC Mortgage LLC, Attn: ACH Intake, P.O. Box 1000, Dallas TX 75201.

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ABC Mortgage LLC ("ABC Mortgage") will draft your mortgage payment on the specific day(s) of each month as indicated below:

☐	**Monthly Automatic Draft** *Full payment of the "Total Monthly Amount to Draft" indicated above will be automatically drafted from your bank once per month.*	Start my Monthly Automatic Draft beginning with my payment due ____/____/____ Requested First Draft Date ____/____/____ *(Date must be between your due date and end of your grace period.)*
☐	**Bi-Weekly Automatic Draft** *Half of the "Total Monthly Amount to Draft" indicated above will be automatically drafted on the same day of every other week (i.e., every other Friday). The first half payment will be drafted on the selected date. We will hold the first half-payment in suspense until we draft the second half-payment, and then we will credit the full payment to your loan. Therefore, your payment will be credited monthly in accordance with the terms of your loan. During the two months out of the year where there are three drafts, the extra payment is applied towards principal resulting in a full extra payment applied towards principal each year.* ***Loan must be paid ahead by one month to be eligible.***	Start my Bi-Weekly Automatic Draft beginning with my payment due ____/____/____ Requested First Draft Date (1st - 28th) ____/____/____ *(The second draft date will be 14 days after the requested first draft date)*
☐	**Semi-Monthly Automatic Draft** *Half of your monthly payment will be drafted on the first and second selected dates of each month. We will hold the first half-payment in suspense until we draft the second half-payment, and then we will credit the full payment to your loan, resulting in 12 full monthly payment per year* ***Loan must be paid ahead by one month to be eligible.***	Start my Semi-Monthly Automatic Draft beginning with my payment due ____/____/____ Requested First Draft Date (1st - 28th) ____/____/____ Requested Second Draft Date (1st - 28th) ____/____/____

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*You may cancel this payment authorization or make certain changes by giving us proper notice at least three (3) business days prior to the scheduled transfer date. Your notice of cancellation may be in writing or be given orally if we are able to verify your identity. For some changes, we may require that you provide us with instructions in a form that we may require. Additionally, for oral requests, we may require that you provide written confirmation of the stop payment within 14 days of the oral request. We also reserve the right to limit the number, frequency and nature of changes that you may make to the automatic draft selected above. Cancellation of the automatic draft does not terminate the obligation to make mortgage payments or relieve you of any obligation to pay all amounts due to us by a method of payment that is acceptable to us.

We may cancel, change or suspend this authorization at any time by providing you with notice and we may cancel or suspend this Agreement without notice if one or more payments fail for any reason. **This authorization will automatically terminate upon payment in full of the mortgage loan noted above.** In the event ACH debit transfer cannot be accomplished due to: (1) insufficient funds, (2) closing of an account registered for debits, or (3) any other

should the first draft be rejected by my financial institution due to the insufficient funds. ABC Mortgage is not responsible for any charges your bank may assess due to insufficient funds. This authorization is to remain in full force and effect until the loan is paid in full or ABC Mortgage receives notification from authorized signatory below of its termination. I/we acknowledge that I/we have received a copy of this authorization form, have read, understood and agreed to the terms of the ACH Debit Authorization.

Signature Authorization Date	Signature Authorization Date
Daytime Phone Number	Daytime Phone Number

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