

Loan Modification Success Case

Name of Lender (Bank):

Bank of America

<https://www9.bankofamerica.com/home-loans/overview.go>

Original Interest:

6.375%

Original Payment:

\$3,106.81

New Interest:

3.500%

New Monthly Payment:

\$1,658.38

Please visit our website at:

<http://www.stopbanks.com/> or call us at 877-529-5090.

MONTHLY HOME LOAN STATEMENT



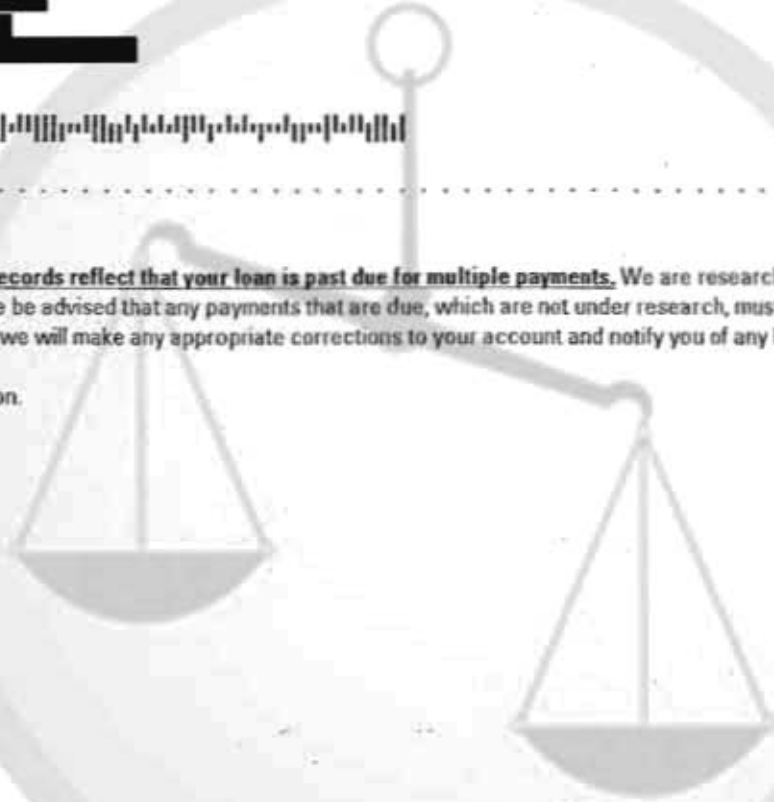
[REDACTED]
[REDACTED]
[REDACTED]



IMPORTANT NOTICE

As of the date of this notice, our records reflect that your loan is past due for multiple payments. We are researching whether any of these payments have been made. Please be advised that any payments that are due, which are not under research, must be remitted immediately. Upon completion of our research, we will make any appropriate corrections to your account and notify you of any balances due.

Thank you for your prompt attention.



HOME LOAN SUMMARY

Home loan overview as of 04/29/2009

Principal balance	\$412,361.51
Escrow balance	-\$658.34
Late Charge if payment received after 05/16/2009	\$131.32

Amount due on 05/01/2009 as of 04/29/2009

Home loan payment due 05/01/2009	\$3,500.77
Past due payment amount	12,427.24
(see next page for account details)	

LEGAL DEBT SOLUTIONS

A PROFESSIONAL LAW CORPORATION

Calls may be monitored or recorded to ensure quality service. We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

BAC Home Loans Servicing, LP is required by law to inform you that this communication is from a debt collector.

PAYMENT INSTRUCTIONS

- don't send cash
- don't staple the check to the payment coupon
- don't include correspondence
- include coupon with payment

Write the account number on the check or money order.

Make the check payable to
BAC Home Loans Servicing, LP
Attention: Remittance Processing
PO Box 10219
San Nuy, CA 91410-0219

Account number [REDACTED]

(4)

Payment due **May 1, 2009** *\$3,500.77
After **May 16, 2009** late payment *\$3,632.09

*Payment amount includes late charges. See Home Loan Details for breakdown.

SEE OTHER SIDE FOR IMPORTANT INFORMATION



BAC Home Loans Servicing, LP
PO Box 10219
Van Nuys, CA 91410-0219

Additional Principal

Additional Escrow

Check total

Date: December 29, 2009
RE: BA2 Loan# [REDACTED]
Mortgagor: [REDACTED]
Property Address: [REDACTED]

Please Return to:
BAC Home Loans Servicing, LP
Attn: Home Retention Division
100 Beecham Drive Suite 104
Pittsburgh, PA 15205

**STEP RATE LOAN MODIFICATION ADDENDUM
TO LOAN MODIFICATION AGREEMENT**

The Step Rate Loan Modification Agreement Addendum (the "Addendum") is made this 29th day of December 2009, and is incorporated into and shall be deemed a part of that certain Loan Modification Agreement of even date herewith (the "Agreement") between [REDACTED] and BAC Home Loans Servicing, LP ("Lender"), which agreement amends and supplements that certain Mortgage, Deed of Trust or Deed to Secure Debt (the "Security Instrument").

THIS ADDENDUM CONTAINS PROVISIONS PROVIDING FOR SCHEDULED INCREASES IN THE INTEREST RATE AND MONTHLY PAYMENT

In consideration of the mutual promises and agreements exchanged and for good and valuable consideration, the sufficiency of which is hereby acknowledged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Agreement, Security Instrument or the promissory note (the "Note"), except as specifically provided for herein):

1. Interest Rate and Monthly Payment Increases.

Notwithstanding anything to the contrary contained in the Note or referenced in the Agreement, the monthly principal and interest payment shall be calculated as follows:

The interest rate used to determine the monthly interest payment shall change on the 1st day of February 2010 and on that day of every twelfth month thereafter (each such date, a "Change Date"), with the last such change date occurring on the 1st day of February 2015.

- a) The First Change Date shall occur on the 1st day of February 2010 at which time the interest rate shall be 3.500%. The monthly interest payment shall be \$1,285.58 and shall be due and payable on 1st day of March 2010 and continuing thereafter on the same day of each succeeding month until 1st day of February 2011.
- b) The Second Change Date shall occur on the 1st day of February 2011 at which time the interest rate shall be 3.500%. The monthly interest payment shall be \$1,285.58 and shall be due and payable on 1st day of March 2011 and continuing thereafter on the same day of each succeeding month until 1st day of February 2012.
- c) The Third Change Date shall occur on the 1st day of February 2012 at which time the interest rate shall be 3.500%. The monthly interest payment shall be \$1,285.58 and shall be due and payable on 1st day of March 2012 and continuing thereafter on the same day of each succeeding month until 1st day of February 2013.
- d) The Fourth Change Date shall occur on the 1st day of February 2013 at which time the interest rate shall be 3.500%. The monthly interest payment shall be \$1,285.58 and shall be due and payable on 1st day of March 2013 and continuing thereafter on the same day of each succeeding month until 1st day of February 2014.
- e) The Fifth Change Date shall occur on the 1st day of February 2014 at which time the interest rate shall be 3.500%. The monthly interest payment shall be \$1,285.58 and shall be due and payable on 1st day of March 2014 and continuing thereafter on the same day of each succeeding month until 1st day of February 2015.

Thereafter, monthly principal and interest payment shall remain the same until such time as the principal and interest due under the Note are paid in full. If on 1st day of March 2037 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by the Agreement and this Addendum, the Borrower shall pay these amounts in full on the Maturity Date.

LEGAL DEBT SOLUTIONS

A PROFESSIONAL LAW CORPORATION

LENDER:
BAC Home Loans Servicing, LP

BORROWER:

By _____

Date 1/5/10