

Loan Modification Success Case 2

Name of Lender (Bank):

American Home Mortgage Servicing Inc. (AHMSI)

<http://www.ahmsi3.com/>

Original Interest:

8.375%

Original Payment:

\$2,592.47

New Interest:

5.00 %

New Payment:

\$1,939.38

Please visit our website at:

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



P.O. Box 631730
Irving, TX 75063-1730

Customer Care Department 1-877-304-3100
7:00AM - 9:00PM CST Monday through Friday
7:00AM - 4:00PM CST Saturday
Website: www.ahmsi3.com

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MONTHLY BILLING STATEMENT

Statement Date 01/16/09
Payment Due Date 01/01/09
Loan Number

Item Description	Amount
Principal Balance	\$385,786.71
Escrow Balance	\$1,011.13
Unpaid Late Charges	\$102.39
Interest Rate	8.375%
Payment Elements	
Principal & Interest	\$2,692.47
Escrow	\$355.10
Optional Products	\$.00
Other	\$.00
Total Payment	\$3,047.57
Year To Date	
Interest	\$.00
Taxes	\$.00

Property Address:

IMPORTANT MESSAGES

Year-end interest-paid statements (IRS Form 1098) are mailed to the address of record by the end of January. Please call us back if you do not receive it by February 15. You may also download a year end statement by selecting the "Year End Tax Information" link at www.ahmsi3.com.

American Home Mortgage Servicing Inc. has made it easier than ever to view and access account information through many of our self service options. Log onto www.ahmsi3.com to learn more on how to make payments online, order payoff statements, access your loan history and much more! Our secure website is available for your convenience 24 hours a day.

TRANSACTIONS SINCE LAST STATEMENT

Date	Description	Principal	Interest	Escrow	Misc.	Late/Other Charges	Total
01/16	LATE CHG ASSMT					\$102.39-	

Please detach the mortgage payment coupon at perforation above and return with payment.



To change address and phone number, check here and complete back of form.

To avoid additional charges, we must receive your payment no later than 2:30 PM Central Standard Time on 02/16/09. Funds received after 2:30 PM CST will be credited to your account the next business day.

Loan Number:	
Payment Due Date	01/01/09
Current Payment	\$3,047.57
Past Due Payment(s)	\$3,047.57
Unpaid Late Charges	\$102.39
Other Charges	\$.00
Optional Products	\$.00
Total Amount Due	\$6,197.53
After 02/16/09 Add Late Charge Of	\$102.39
Total Payment After 02/16/09	\$6,299.92

AMERICAN HOME MORTGAGE SERVICING, INC.
PO BOX 44042
JACKSONVILLE FL 32201-4042

Additional Principal \$
Additional Escrow \$
Other \$
Total Amount Paid \$