

Loan Modification Success Case 4

Name of Lender (Bank):

American Home Mortgage Servicing Inc. (AHMSI)

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

Original Interest:

7.900%

Original Payment:

\$855.29

New Interest:

5.000%

New Payment:

\$456.33

Please visit our website at:

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

September 05, 2008

OLD

[REDACTED]

Re: Loan Modification Agreement
Loan Number: [REDACTED]

Dear Dean Nelsen :

I am pleased to advise you that your request for a loan modification has been approved. The terms of the modification will be as follows:

ARM TO FIXED	Interest Rate
Term:	333 7.90%
Maturity Date:	07/01/36
New Principal Balance:	\$115,306.08
New P & I:	\$855.29
Estimated Monthly Escrow Deposit:	\$242.79
New Total Monthly Payment:	\$1,098.08
First Payment Due Date:	11/01/08

Your loan modification approval was based on a contribution in the amount of \$1,045.00, which was received on 08/04/08. This contribution will be applied to the outstanding fees and balances on your loan. Also, as a condition of your modification, American Home Mortgage Servicing, Inc. has established a mandatory escrow account for the life of the loan.

Two originals of the Modification Agreement should be signed, notarized and returned to our office in the enclosed pre-paid envelope. The executed and notarized Modification Agreements are due in our office by 09/17/08.

If you have questions concerning this letter, please contact me at (888) 275-2648 ext..

Sincerely,

Loan Management Consultant
Home Retention Team

LM051 055 3EC