

# Loan Modification Success Case 5

Name of Lender (Bank):

American Home Mortgage Servicing Inc. (AHMSI)

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

Original Interest:

**5.053%**

Original Payment:

**\$4,389.12**

New Interest:

**%**

New Payment:

**\$2,838.24**

Please visit our website at:

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



P.O. Box 631  
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](http://www.ahmsi3.com)

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<b>Statement Date</b>	01/15/09	
<b>Payment Due Date</b>	02/01/09	
<b>Loan Number</b>	[REDACTED]	
<b>Item Description</b>		<b>Amount</b>
Principal Balance		\$887,635.55
Escrow Balance		\$12.97
Unpaid Late Charges		\$110.09
Interest Rate		5.059%
<b>Year To Date</b>		
Interest - Paid		\$3,881.21
Interest - Deferred*		\$29,410.96
Taxes		\$ .00

\* Deferred interest will be applied to the outstanding principal balance of the loan.

Property Address: [REDACTED]

**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](http://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](http://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
01/15	PAYMENT REC'D	\$1,514.34	\$3,881.21				\$2,366.87

**SPECIAL MESSAGES**

	Factors	Amount		Factors	Amount
<b>1 - Minimum Payment</b> This is the minimum amount that must be paid. Paying this "minimum" payment amount may not be enough to pay all of the monthly interest due. If this occurs, the remaining unpaid interest is then added to your principal balance increasing the total amount owed on your mortgage.	Principal & Interest Escrow Optional Products Other Payment Amount Due Past Due Payments Total Payment Due Unpaid Late Charges NSF/Other Fees Total Amount Due	\$2,366.87 \$ .00 \$ .00 \$ .00 \$2,366.87 \$ .00 \$2,366.87 \$110.09 \$ .00 \$2,476.96	<b>3 - Fully Amortized Payment</b> This is the traditional payment of principal and interest in an amount calculated to pay the entire principal balance at the current interest rate over the remaining term of your loan. This payment reduces the amount owed on your mortgage. Please note this payment amount will change monthly based on what you paid for your prior payment.	Principal & Interest Escrow Optional Products Other Payment Amount Due Past Due Payments Total Payment Due Unpaid Late Charges NSF/Other Fees Total Amount Due	\$4,389.12 \$ .00 \$ .00 \$ .00 \$4,389.12 \$ .00 \$4,389.12 \$110.09 \$ .00 \$4,499.21
<b>2 - Interest Only Payment</b> This is a payment of only the actual amount of interest due for the month at the current note rate. This payment option is only available if the amount of interest due is equal to or greater than the minimum payment amount. Since no funds are included for application to the principal loan balance, this payment does not reduce the total amount owed on your mortgage. Please note this payment amount will change monthly based on what you paid	Principal & Interest Escrow Optional Products Other Payment Amount Due Past Due Payments Total Payment Due Unpaid Late Charges NSF/Other Fees Total Amount Due	\$3,737.69 \$ .00 \$ .00 \$ .00 \$3,737.69 \$ .00 \$3,737.69 \$110.09 \$ .00 \$3,847.78	<b>4 - 15 Year Amortized Payment</b> This is the traditional payment of principal and interest in an amount calculated to pay the entire principal balance at the current interest rate over a 15 year period. This payment reduces the amount owed on your mortgage. Please note this payment amount will change monthly based on what you paid for your prior payment.	Principal & Interest Escrow Optional Products Other Payment Amount Due Past Due Payments Total Payment Due Unpaid Late Charges NSF/Other Fees Total Amount Due	\$7,845.00 \$ .00 \$ .00 \$ .00 \$7,845.00 \$ .00 \$7,845.00 \$110.09 \$ .00 \$7,955.09