

Loan Modification Success Case 6

Name of Lender (Bank):

American Home Mortgage Servicing Inc. (AHMSI)

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

Original Interest:

5.900%

Original Payment:

\$2,647.75

New Interest:

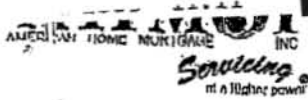
5.000%

New Payment:

\$2,291.26

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

099523/ RE

MONTHLY BILLING STATEMENT

Statement Date 12/16/08
Payment Due Date 11/01/08
Loan Number

Item Description	Amount
Principal Balance	\$437,894.35
Escrow Balance	\$1,949.67
Unpaid Late Charges	\$264.78
Interest Rate	5.900%
Payment Elements	
Principal & Interest	\$2,647.75
Escrow	\$783.31
Optional Products	\$.00
Other	\$.00
Total Payment	\$3,431.06
Year To Date	
Interest	\$11,494.01
Taxes	\$7,966.76

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
11/22	MISC ESC RFND	DUE: 00/00		\$607.62-			
12/12	HOMEOWNERS INS	DUE: 12/09		\$875.00-			
12/16	LATE CHG ASSMT					\$132.39-	

SPECIAL MESSAGES

AHMSI customers have many different options besides mail when it comes to making your monthly payment. Below is a listing of the services that we provide for your convenience. For more information on how to choose a payment option you may visit our website at www.ahmsi3.com or call our Customer Care Department.

Payment Method Options

Method	Description	0-5 Days	6-10 Days	11-16 Days	17+ Days
ACH	Automatic Withdrawal	Free	Free	N/A	N/A
EBPP	WEB	\$3.95	\$5.95	\$7.95	\$9.95
Western Union	Self Service	\$9.95	\$9.95	\$9.95	\$12.95
Western Union	AGENT	\$16.95	\$16.95	\$16.95	\$16.95