

# Loan Modification Success Case 1

Name of Lender (Bank):

America's Servicing Company (ASC)

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

Original Interest:

**8.50%**

Original Payment:

**\$2,486.75**

New Interest:

**3.35%**

New Payment:

**\$2,365.00**

Please visit our website at:

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



Return Mail Operations  
 PO Box 10388  
 Des Moines, IA 50306-0388

# Monthly Mortgage Statement

Statement Date 01/20/09  
 Loan Number [REDACTED]

## Customer Service

Online  
 mortgageaccountonline.com

Telephone  
 800-842-7654

**Hours of Operation**  
 M - F 8 AM - 6 PM in your  
 time zone

Fax  
 866-453-6315

Payments  
 PO Box 60768  
 Los Angeles CA 90060

**Correspondence**  
 PO Box 10328  
 Des Moines IA 50306



## Summary

Payment (Principal and/or Interest, Escrow)	\$2,431.72
Optional Product(s)	\$0.00
<b>Current Monthly Payment 02/01/09</b>	<b>\$2,431.72</b>
Overdue Payments 10/01/08 - 01/01/09	\$9,660.26
Unpaid Late Charge(s)	\$364.77
Other Charges	\$30.00
<b>TOTAL PAYMENT DUE 02/01/09</b>	<b>\$12,486.75</b>

## Property Address

[REDACTED]

Unpaid Principal Balance	\$319,786.43
<i>(Contact Customer Service for your payoff balance)</i>	
Interest Rate	8.875%
Interest Paid Year-to-Date	\$0.00
Taxes Paid Year-to-Date	\$0.00
Escrow Balance	\$18,281.78

## Important Messages

Your monthly mortgage payment has not been received. Please make your payment immediately. If you have any questions about your account or are unable to send your payment, please contact one of our loan counselors at 800-842-7654.

## Activity Since Your Last Statement

Date	Description	Total	Principal	Interest	Escrow	Late Charge	Other
12/31	INTEREST ON ESC	\$2.14			\$2.14		
01/16	LATE FEE					\$121.59	

Late charges are assessed after the close of business on the assessment date and only after all payments received have been applied.

021643/006620 ACN3UX 1655 ETMIC006 1 3



Please detach and return with your payment

Loan Number	[REDACTED]
Current Monthly Payment Due	\$2,431.72
Total Payment Due 02/01/09	\$12,486.75
After 02/16/09 Add Late Fee	\$121.59
<b>Total Amount Due After 02/16/09</b>	<b>\$12,608.34</b>

Monthly Payment A \$

Additional Principal B \$

Late Charges C \$

Other Charges D \$

Please specify additional funds to be applied to this account.

Check here and see reverse for address correction.

1655/021643/006620 113 02 ACN3UX 106 007



AMERICA'S SERVICING CO.  
 PO BOX 60768  
 LOS ANGELES CA 90060-0768

