

## Modification / Forbearance Cover Sheet

Date: 2.5.2010

Negotiator: [REDACTED]

Law Group: [REDACTED]

Lender: America Servicing Company

Client Name: [REDACTED]

Loan Number: [REDACTED]

Type of modification: Perm. Modification

Original Payment Amount: \$4,218.00 PITI

Modified Payment Amount: \$2,115.89 PI

New Interest Rate: 3.00%

Old Interest Rate: 7.25%

Current Loan Balance: \$584,000.00

Principal Reduction of:

New Balance:

Settlement Offer & Accepted: \$0.00

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November 19, 2009

[REDACTED]

RE: Loan Number [REDACTED]

Client [REDACTED]

Dear [REDACTED]:

This letter will confirm the formal approval of a loan modification/restructure of your mortgage loan. To facilitate this transaction, it was mutually agreed that a payment of \$0.00 would be required, which will be applied toward the accrued delinquency and other fees and costs that cannot be included in the modification.

Please sign the enclosed loan modification agreement and return it, along with any payment(s) due as reflected in the terms of this letter. If a Truth in Lending Statement is enclosed with your modification agreement, please sign and return all items and the aforementioned payment as disclosure of your interest rate being raised through this modification.

The terms of your modification/restructure are outlined below:

- |   |            |
|---|------------|
| 1. Due date of first payment:                           | 02/01/2010 |
| 2. New principal and interest payment amount:           | \$2,115.89 |
| 3. *Required escrow payment based on previous analysis: | \$0.00     |
| 4. Estimated new net payment:                           | \$2,115.89 |
| 5. Modified maturity date:                              | 01/01/2050 |
| 6. **Interest rate:                                     | 3.000%     |

\*(Your Escrow shortage may not be fully included in the modification terms, payment may be subject to an additional increase in the future. The Escrow Department will reanalyze your loan after the terms of the modification are met and you will receive notice regarding any additional increase.)

\*\* (Step rate changes, if applicable, will be reflected in the terms of the loan modification agreement. The interest rate and payment the borrower will pay may change in accordance with the note.)

This proposal is valid for five (5) days from the date of this letter. Therefore, it is imperative the modification agreement(s) be executed and returned in the enclosed, self-addressed, prepaid, express mail envelope along with any payment(s) due as reflected in the terms of this letter. Please note, although approved, the normal servicing process will continue uninterrupted, unless advised otherwise. If you are currently protected under a bankruptcy, this approval is contingent upon your continuing to keep your post-petition mortgage payments current, as well as consent to an order lifting the automatic stay or the voluntary dismissal of your case.

[REDACTED]



### Monthly Mortgage Statement

Statement Date 05/04/09  
Loan Number [REDACTED]

#### Customer Service

Online  
mortgageaccountonline.com

Fax  
(866) 453-6315

Telephone  
(800) 842-7654

Correspondence  
PO Box 10328  
Des Moines IA 50306

Hours of Operation  
Mon - Fri 8 AM - 6 PM

Payments  
PO Box 60768  
Los Angeles CA 90060



#### Important Messages

#### Summary

Payment (Principal and/or Interest)	\$3,528.33
Optional Product(s)	\$0.00
<b>Current Monthly Payment 06/01/09</b>	<b>\$3,528.33</b>
Overdue Payments	\$0.00
Unpaid Late Charge(s)	\$0.00
Other Charges	\$0.00
<b>TOTAL PAYMENT DUE 06/01/09</b>	<b>\$3,528.33</b>

#### Property Address

[REDACTED]  
Unpaid Principal Balance \$584,000.00  
*(Contact Customer Service for your payoff balance)*

Interest Rate 7.250%  
Interest Paid Year-to-Date \$17,641.65

#### Activity Since Your Last Statement

Date	Description	Total	Principal	Interest	Escrow	Late Charge	Other
05/04	PAYMENT	\$3,538.33		\$3,528.33		JIT EFT Fee	\$10.00

Please detach and return with your payment



Loan Number [REDACTED]  
 Current Monthly Payment Due **\$3,528.33**  
 Total Payment Due 06/01/09 **\$3,528.33**  
 After 06/16/09 Add Late Fee **\$176.42**  
 Total Amount Due After 06/16/09 **\$3,704.75**

Monthly Payment \$  
Principal \$  
Interest \$

Check here and see  
reverse for address  
correction

10/2008/05/04/09/05/04/09/05/04/09

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

