

Loan Modification Success Case

Name of Lender (Bank):

American's Servicing Company

<https://carenet.fnfismd.com/wellsasc/>

Original Interest:

6.750%

Original Payment:

\$1,380.27

New Interest:

4.500%

New Monthly Payment:

\$990.84

Please visit our website at:

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



December 07, 2009

[REDACTED]
[REDACTED]

RE: Loan Number [REDACTED]

Dear Van Alexander :

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 \$435.46 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: \$890.14
3. *Required escrow payment based on previous analysis: \$100.70
4. Estimated new net payment: \$990.84
5. Modified maturity date: 01/01/2050
6. **Interest rate: 4.500%

*(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]



Return Mail Operations
PO Box 10328
Des Moines, IA 50306-0328

Monthly Mortgage Statement

Statement Date 08/21/09
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

Barcode

[REDACTED]

Barcode

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.

Summary

Payment (Principal and/or Interest, Escrow)	\$1,380.27
Optional Product(s)	\$0.00
Current Monthly Payment 09/01/09	\$1,380.27
Overdue Payments 08/01/09	\$1,380.27
Unpaid Late Charge(s)	\$190.23
Other Charges	\$30.00
TOTAL PAYMENT DUE 09/01/09	\$2,980.77

Property Address

[REDACTED]

Unpaid Principal Balance \$188,682.71
(Contact Customer Service for your payoff balance)

Interest Rate 6.750%
Interest Paid Year-to-Date \$4,184.98
Taxes Paid Year-to-Date \$575.91
Escrow Balance \$624.25

Activity Since Your Last Statement

Date	Description	Total	Principal	Interest	Escrow	Late Charge	Other
10/21	PAYMENT	\$1,380.27	\$218.96	\$1,061.20	\$112.11		

UIT EFT payment has been applied. Amount shown exclusive of applicable fees.

STOP BANKS

Please detach and return with your payment



Loan Number	[REDACTED]
Current Monthly Payment Due	\$1,380.27
Total Payment Due 09/01/09	\$2,980.77
After 09/15/09 Add Late Fee	\$63.41
Total Amount Due After 09/15/09	\$3,044.18

Check here and see reverse for address correction.

[REDACTED]

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

Barcode

