

Loan Modification Success Case

Name of Lender (Bank):

American's Servicing Company

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

Original Interest:

9.500%

Original Payment:

\$5,237.36

New Interest:

7.500%

New Monthly Payment:

\$4,380.94

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 06/18/09
Loan Number [REDACTED]

Customer Service

Online
mortgageaccountonline.com
 Fax (866) 453-6315
 Telephone (800) 842-7654
Correspondence PO Box 10328
Des Moines IA 50306
 Payments PO Box 60768
Los Angeles CA 90060



Summary

Payment (Principal and/or Interest, Escrow)	\$5,237.26
Optional Product(s)	\$0.00
Current Monthly Payment 07/01/09	\$5,237.26
Overdue Payments 06/01/09	\$5,237.26
Unpaid Late Charge(s)	\$247.07
Other Charges	\$0.00
TOTAL PAYMENT DUE 07/01/09	\$10,721.59

Property Address

[REDACTED]
Unpaid Principal Balance \$624,180.31
(Contact Customer Service for your payoff balance)
Interest Rate 9.500%
Interest Paid Year-to-Date \$24,837.19
Taxes Paid Year-to-Date \$1,735.23
Escrow Balance \$1,134.71

Important Messages

DISASTER PREPARATION
Our disaster assistance line is here to help you if you are ever affected by a disaster such as a fire, flood, or storm. If needed, a dedicated disaster representative is available at (866) 286-2076.

Activity Since Your Last Statement

Date	Description	Total	Principal	Interest	Escrow	Late Charge	Other
06/16	LATE FEE					\$247.07-	

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

LEGAL DEBT SOLUTIONS

A PROFESSIONAL LAW CORPORATION

Please detach and return with your payment



Loan Number	[REDACTED]
Current Monthly Payment Due	\$5,237.26
Total Payment Due 07/01/09	\$10,721.59
After 07/16/09 Add Late Fee	\$247.07
Total Amount Due After 07/16/09	\$10,968.66

Monthly Payment A	\$.
Additional Principal B	\$.
Late Charges C	\$.
Other Charges D	\$.
Additional Escrow E	\$.

Please specify additional funds. Any additional funds not specified will be applied first to any outstanding charges.

Check here and use reverse for address correction.



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



Total Amount Enclosed (Please do not send cash) F \$.



11200 W Parkland Ave
MAC X9400-02M
Milwaukee, WI 53224

OCTOBER 16, 2009

[Redacted]

[Redacted]
[Redacted]

Dear: [Redacted]

Subject: Modification for Loan Number: [Redacted]

Wells Fargo Home Mortgage is committed to helping you have every opportunity to save your home. We are confirming the formal approval of a loan modification/restructure of your mortgage loan. As was mutually agreed, a contribution of \$ 0.00 is required, which will be applied toward the accrued delinquency. To date, we have received \$ 0.00, which will be applied toward your contribution leaving a balance due of \$ 0.00

Action Needed: Sign and Return Agreement in 10 Days

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

The terms of your modification are outlined below:

1. Due date of first payment:	DECEMBER 1, 2009
2. New principal and interest payment amount:	\$ 4,091.73
3. *Required escrow payment based on previous analysis:	\$ 289.21
4. Estimated new net payment:	\$ 4,380.94
5. Modified maturity date:	01/01/2036
6. **Interest rate:	7.500 %

**(Your escrow shortage may not be fully included in the modification terms. Payments 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.)*