

Loan Modification Success Case 5

Name of Lender (Bank):

Aurora

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

Original Interest:

7.5%

Original Payment:

\$1,435.53

New Interest:

3.50%

New Payment:

\$772.16

Please visit our website at:

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

ACCOUNT STATEMENT

Statement Date: 03/11/09

Account Number: [REDACTED]

Property Address: [REDACTED]

Customer Service: 1-800-650-0508
 TDD: 1-877-266-7210
 Loan Counseling: 1-800-650-0509
 TDD: 1-877-266-7211
 Insurance Center: 1-800-732-8578

* See reverse side for hours of operation and other important contact information

ACCOUNT INFORMATION

Balances as of 03/11/09

Principal Balance*	\$188,607.01
Escrow Balance	\$2.18
Suspense Balance	\$1,305.71
Interest Rate	7.500%

Year-to-Date

Principal Paid	\$0.00
Interest Paid	\$1,241.88
Taxes Paid	\$0.00

* The principal balance is not the total amount required to pay your loan in full.

PAYMENT SUMMARY

Principal and/or Interest	\$1,241.88
Escrow	\$193.67
Optional Products	\$0.00
Misc Fees	\$0.00
HUD/Buydown Subsidy	\$0.00
Total Monthly Payment	\$1,435.53

AMOUNT DUE

Payment Due Date	01/01/09
Payment Amount Due	\$1,435.53
Past Due Amounts	\$4,308.59
Unpaid Late Charges	\$310.45
Unpaid Return Check Fees	\$0.00
Cumulative Other Fees	\$0.00
Cumulative Advances	\$38.00
TOTAL AMOUNT DUE	\$8,088.57
If Paid After 03/16/09	
Late Charge Amount	\$52.09
Total Amount Due	\$8,150.66

TRANSACTION ACTIVITY SINCE LAST STATEMENT

Transaction Description	Date Due	Transaction Date	TOTAL Received	Principal	Interest	Escrow	Optional Products	Suspense / Advances / Fees
Received Tax Credit		02/17/09				-1,143.00		
Late Charge		02/17/09						-52.09
Payment	01/01/09	02/19/09	1200.00					100.00
Next Regular Payment		03/02/09						-32.00

IMPORTANT MESSAGES

If you are in bankruptcy or received a bankruptcy discharge of this debt, please refer to the disclosure on the reverse side "Important Information regarding the Fair Debt Collection Practices Act and Bankruptcy Law."

The "Cumulative Other Fees" and "Cumulative Advances" provided in the "Amount Due" portion of this statement each is the sum of all such fees and costs that are Remitted for the current month under the "Transaction Activity Since Last Statement" portion of this statement plus all related unpaid fees and costs that were Itemized on previous monthly statements.

"Cumulative Advances" include, but are not limited to, property inspection fees, property preservation fees, legal fees, foreclosure fees and costs, appraisal fees, the cost of broker price opinions (sometimes referred to as BPOs), title report fees, recording fees, and subordination fees.

Suspense is used for amounts paid that are insufficient to make a full monthly payment; these funds are promptly applied as sufficient funds are received.

The above "Total Amount Due" may not be the total amount required to bring your loan current. Please contact a loan representative immediately at 1-800-650-0508.

Switch from paper to an e-statement today!
www.myAuroraLoan.com
 Sign In. View. Pay.

Make a payment online. It's fast and easy at www.myAuroraLoan.com. You can also view your Billing and 2008 Yearend Statements online.

DETACH HERE. Retain this portion of your statement for your records. Please allow 7 to 10 days for postal delivery.

Send U.S. Airmail payable to Aurora Loan Services. Include your loan number on your check. Aurora does not accept post dated checks. All checks are subject to immediate deposit.

ACCOUNT NUMBER	PAYMENT DUE DATE	PAYMENT AMOUNT DUE	PAST DUE AMOUNT	TOTAL FEES DUE	TOTAL AMOUNT DUE
[REDACTED]	04/01/08	1,435.53	4,308.59	346.45	8,088.57
					LATE PAYMENT:
					5,150.66

Understanding any transactions in the country, there will be applied in the following order as detailed in your loan documents: (1) interest due, (2) principal due, (3) escrow due, (4) fees due, (5) to reduce your principal balance once your loan is completely current.

Please check here if address, phone #, or e-mail change is indicated on reverse side.

0713

AURORA LOAN SERVICES

PO BOX 78111
 PHOENIX AZ 85082-8111



Payment Amount
 Additional Principal
 Additional Escrow
 Late Charges/Fees
 Amount Enclosed \$
