

[REDACTED]



Client: [REDACTED]

Old Payment: \$1170.73 Minimum Pay Option Arm

Old Interest Rate: 3.5%

New Payment: \$912.02 PITI

Aurora MHA Trial Modification

Signed Docs

[REDACTED]

LEGAL DEBT SOLUTIONS
A PROFESSIONAL LAW CORPORATION



ACCOUNT STATEMENT	
Statement Date:	11/11/09
Account Number:	[REDACTED]
Property Address:	[REDACTED]

ACCOUNT INFORMATION			
Balances as of 11/11/09		Year-to-Date	
Principal Balance*	\$313,969.31	Principal Paid	\$675.40
Escrow Balance	\$0.00	Interest Paid	\$11,141.93
Suspense Balance	\$0.00	Taxes Paid	\$0.00
Interest Rate	3.500%		

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

PAYMENT SUMMARY				
	OPTION 1* MINIMUM AMOUNT	OPTION 2* INTEREST ONLY	OPTION 3* FULLY AMORTIZED P&I	OPTION 4* ACCELERATED PAYMENT
Payment Due Date	12/01/09	12/01/09	12/01/09	12/01/09
Principal and/or Interest	1,170.73	1,170.73	1,528.07	2,834.05
Escrow Payment	.00	.00	.00	.00
Optional Products	.00	.00	.00	.00
Misc Fees	.00	.00	.00	.00
HUD/Buydown Subsidy	.00	.00	.00	.00
Payment Amount Due	1,170.73	1,170.73	1,528.07	2,834.05
Past Due Amounts	.00	.00	.00	.00
Unpaid Late Charges	.00	.00	.00	.00
Unpaid Return Check Fees	.00	.00	.00	.00
Cumulative Other Fees	.00	.00	.00	.00
Cumulative Advances	.00	.00	.00	.00
TOTAL AMOUNT DUE	1,170.73	1,170.73	1,528.07	2,834.05
If Paid After 12/16/09				
Late Charge Amount	58.54	58.54	58.54	58.54
Total Amount Due	1,229.27	1,229.27	1,586.61	2,892.59

TRANSACTION ACTIVITY SINCE LAST STATEMENT								
Transaction Description	Date Due	Transaction Date	Total Received	Principal	Interest	Escrow	Optional Products	Suspense / Advances / Fees
Payment	11/01/09	11/05/09	1,170.73	221.61	949.12			

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."

Your interest rate for the current month was based on the index value of 0.75750% and was 3.62500%. Your interest rate for the next month will be based on the index value of 0.63166% and will be 3.50000%.

Aurora Loan Services will be closed for business on Thursday, November 26th, in observance of the Federal holiday. Although our offices will be closed, you can still access your loan information by logging onto our web site, www.myAuroraLoan.com, or through our automated telephone service at 800-550-0508. We wish you a safe and happy holiday.

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.

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

Remit U.S. funds payable to Aurora Loan Services, include your loan number on your check. Aurora Loan Services does not solicit post dated checks. All checks are subject to immediate deposit.

Notwithstanding any instructions to the contrary, funds 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 contractually current.

ACCOUNT NUMBER [REDACTED]	PAYMENT DUE DATE 12/01/09	OPTION 1 MINIMUM AMOUNT 1,170.73	OPTION 2 INTEREST ONLY 1,170.73	OPTION 3 FULLY AMORTIZED P&I 1,528.07	OPTION 4 ACCELERATED PYMT 2,834.05
<input type="checkbox"/> Please check here if address, phone#, or e-mail change is indicated on reverse side.					
ADD LATE CHARGE - IF RECEIVED AFTER					
58.54			12/16/09		

0/13

Aurora • Loan Services

PO BOX 78112
 PHOENIX AZ 85062-8112



Amount Enclosed \$ [REDACTED]

HOME AFFORDABLE MODIFICATION TRIAL PERIOD PLAN
(Step One of Two-Step Documentation Process)

Trial Period Plan Effective Date: 01/12/10

Borrower("I"): [REDACTED]

Lender or Servicer ("Lender"): Aurora Loan Services

Date of first lien mortgage, deed of trust, or security instrument ("Mortgage") and Note ("Note"): 12-09-05

Loan Number: [REDACTED]

Property Address ("Property"): [REDACTED]

If I am in compliance with this Trial Period Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects then the Lender will provide me with a Home Affordable Modification Agreement ("Modification Agreement"), as set forth in Section 3, that would amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

If I have not already done so, I am providing confirmation of the reasons I cannot afford my mortgage payment and documents to permit verification of all of my income (except that I understand that I am not required to disclose any child support or alimony unless I wish to have such income considered) to determine whether I qualify for the offer described in this Plan (the "Offer"). I understand that after I sign and return two copies of this Plan to the Lender, the Lender will send me a signed copy of this Plan if I qualify for the Offer or will send me written notice that I do not qualify for the Offer. This Plan will not take effect unless and until both the Lender and I sign it and Lender provides me with a copy of this Plan with the Lender's signature.

1. My Representations. I certify, represent to Lender and agree:

- A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit and as a result, (i) I am either in default or believe I will be in default under the Loan Documents in the near future, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
- B. I live in the Property as my principal residence, and the Property has not been condemned;
- C. There has been no change in the ownership of the Property since I signed the Loan Documents;
- D. I am providing or already have provided documentation for all income that I receive (and I understand that I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the Offer);
- E. Under penalty of perjury, all documents and information I have provided to Lender pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct; and
- F. If Lender requires me to obtain credit counseling, I will do so.

2. The Trial Period Plan. On or before each of the following due dates I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums and other fees, if any, of U.S. \$912.02.

Payment	Due Date	Amount
1	02/01/10*	912.02
2	03/01/10	912.02
3	04/01/10	912.02

The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below. The actual payments under the modified loan terms, however, may be different.

*I understand that my first payment and this signed Trial Period Plan must be received by the Lender no later than 02/01/10 or I may not be accepted into the Home Affordable Modification Program.

I agree that during the period (the "Trial Period") commencing on the Trial Period Effective Date and ending on the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

- A. TIME IS OF THE ESSENCE under this Plan. This means I must make all payments on or before the days that they are due;
- B. Except as set forth in Section 2.C. below, the Lender will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action. All rights to such notices being hereby waived by me to the extent permitted by applicable law;
- C. If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and the lender may foreclose if I have not made each and every Trial Period Payment that is due through the end of the month preceding the month in which the foreclosure sale is scheduled to occur. If a foreclosure sale occurs pursuant to this Section 2.C., this agreement shall be deemed terminated;

Continued on reverse side