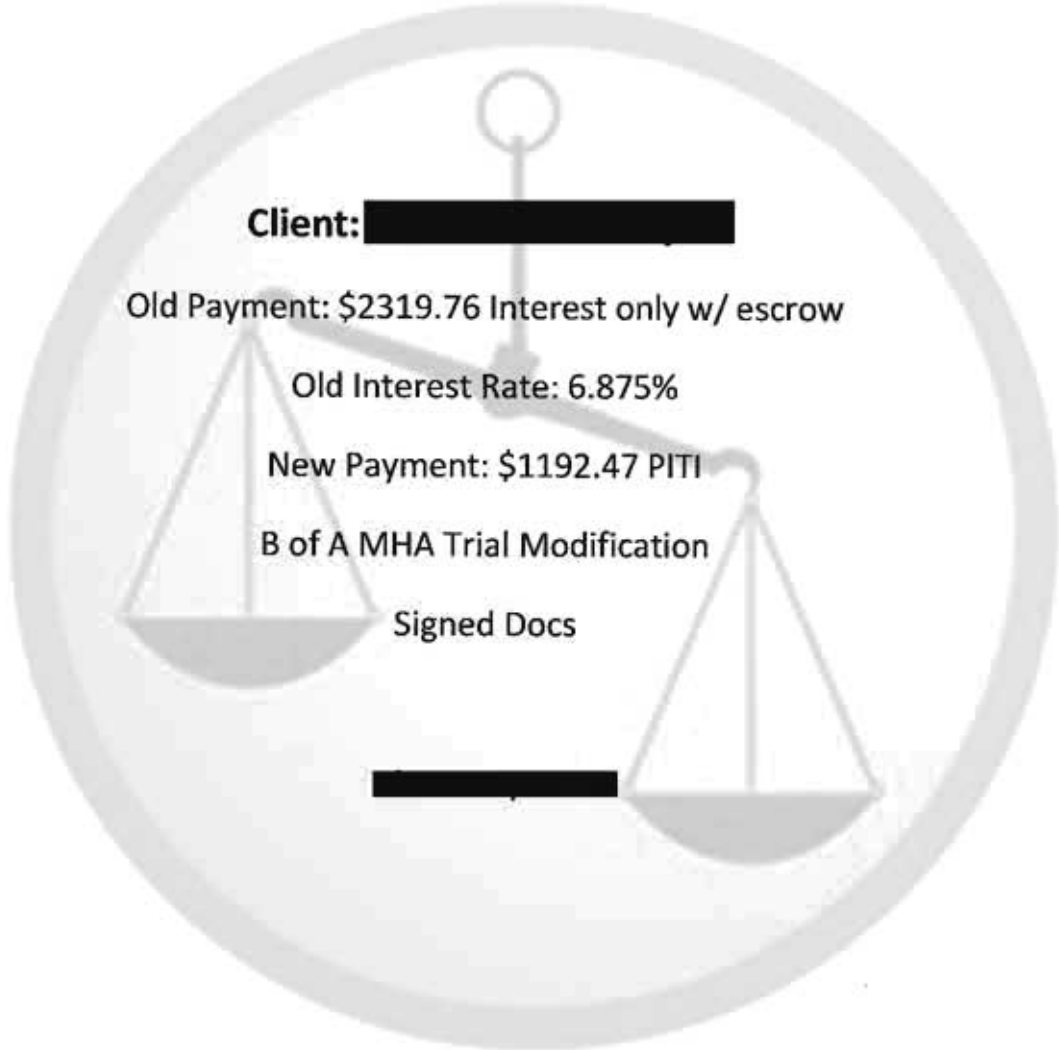
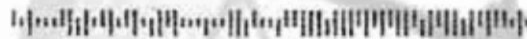


[REDACTED]



LEGAL DEBT SOLUTIONS

A PROFESSIONAL LAW CORPORATION

**INTEREST-ONLY LOAN
MONTHLY STATEMENT
(During the Interest-Only
Period)****IMPORTANT NOTICE****Fast Due Notice**

Our records show that we have not received your home loan payment that was due on 06/01/2009. If you have not yet mailed your home loan payment, please send it with this attached coupon today. If you have mailed your payment, please disregard this notice.

Avoid mail delays. We have two convenient methods of making your mortgage payments electronically: MortgagePay on the Web and MortgagePay on the iPhone.

MortgagePay on the Web allows YOU to make your monthly mortgage or Home Equity Line of Credit (HELOC) loan payment online each month. This service is free before or during the first third of your grace period. However, if allowed by applicable law, a \$3.00 service charge will apply, if your online mortgage payment is made during the second third of your grace period and a \$6.00 service charge will apply during the last third of your grace period. Check out our demo, at www.bankofamerica.com/civcustomers, to see just how easy it is.

MortgagePay on the Phone allows YOU to make your monthly loan payment over the phone. There is a service fee for payments made using **MortgagePay on the Phone**, if allowed by state law. To make a payment over the phone, you may call our automated system at 1.800.262.4218 and select the "make a payment by phone" option, or you may speak to a Loan Counselor for further assistance. Payments must be scheduled on business days by 6:00 PM PST, Monday-Friday, or Saturday by 1:00 PM PST in order to post the same day. All other scheduled payments will post on the following business day.

Counseling Programs

The other purpose of this home loan statement is to inform you of the availability of homeownership counseling programs. These programs are offered by nonprofit organizations that are approved by the U.S. Department of HUD. These nonprofit homeownership counseling programs may be able to assist you with your delinquent loan. BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A. also offers a variety of loss mitigation programs that may assist in bringing your loan back to a current status. To obtain a list of HUD-approved nonprofit organizations serving your area, call 1.800.509.4267 or 1.800.877.8339 (TDD for hearing impaired). To speak to a BAC Home Loans Servicing, LP representative about what Loss Mitigation programs may be available on your loan, call us at 1.800.659.6254. For eligible applicants, completion of a counseling program is required for insurance pursuant to Section 203 of the National Housing Act (12 U.S.C. 1709).

If you have any questions about your account or are unable to send your payment immediately, please call us at 1.800.262.4218.

Thank you in advance for your immediate attention to this matter.

LOAN SERVICING

Loan Counselor

LEGAL DEBT SOLUTIONS**Your Payment Choices This Month**

The amounts listed below are total payments, including amounts collected for escrow items such as taxes and insurance premiums. You can also pay additional Principal any month in any amount, by specifying "Additional Principal" in the payment coupon.

Payment Information	Total Payment Amount**	Principal/and/or Interest Payment	Outstanding Late Charges	Optional Products*
Interest Only Payment ***	\$2,674.76	\$2,319.64	\$115.99	\$0.00
15-Year Amortized Payment Choice ***	\$4,420.14	\$4,065.22	\$115.99	\$0.00
Amortized Payment Choice ***	\$3,095.56	\$2,740.64	\$115.99	\$0.00

Please note: Amounts above may change based on payments made, received or returned before or after this statement was created.

**Outstanding late charges up to \$400.00 are reflected in the payment choice amount.

*** **The Amortized & 15-year Amortized Payment Choice (Amortized Payment Choices)** amounts are based on the assumption that these payments will always be received on the scheduled due date. You are not required to pay these amounts. The extra amount of Principal included with each of these alternative Amortized Payment Choices will be applied as a partial Prepayment of Principal on the date the payment is received. The interest portion of your payment will be applied as of the scheduled due date. The Amortized Payment is similar, but not identical to the interest and Principal payment that you will be required to make after the Interest-Only Period ends. When that happens, your interest and Principal payments will be applied to your loan as of the scheduled due date. The Amortized Payment Choices will reduce your principal balance and the amount of interest you will pay over the life of this loan. These Amortized Payment Choices are provided to you as an additional service, but by no means are you limited to these choices when it comes to the amount of partial prepayments of principal that you may select on your own. **IMPORTANT NOTE:** Be sure you review any prepayment penalty provision you may have in your loan. Depending on the amount of any partial Prepayments and when you make them, you may owe a prepayment charge at the time you payoff your loan.

Your Home Loan Snapshot as of August 25, 2009

Loan type	30 Yr Cont. Jumbo ARM	Payment Due Date	05/01/2009
Principal balance	\$404,918.20	Past Due Payment Amount	\$2,558.77
Escrow balance	\$1,466.37	Late Charge if payment is received after 09/16/2009	\$115.99
Interest rate	6.675%		

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

BAC Home Loans Servicing, LP is required by law to inform you that this communication is from a debt collector.

Investor Loan # [REDACTED]

HOME AFFORDABLE MODIFICATION PROGRAM TRIAL PERIOD PLAN (Mortgage Servicer Copy 1)

Trial Period Plan Effective Date: 3/1/2010

Borrower ("I"): [REDACTED]

Servicer ("Servicer"): BAC Home Loans Servicing, LP

Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 11/07/2006

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 Servicer 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 Servicer, the Servicer 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 I and the Servicer sign it and Servicer provides me with a copy of this Plan with the Servicer's signature.

1. **My Representations.** I certify, represent to Servicer 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);

¹ If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

- E. Under penalty of perjury, all documents and information I have provided to Servicer pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct; and
- F. If Servicer 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 Servicer 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. \$1,192.47.

Trial Period Payment #	Trial Period Payment	Due Date On or Before
1	\$1,192.47	3/1/2010
2	\$1,192.47	4/1/2010
3	\$1,192.47	5/1/2010

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.

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;
- B. Except as set forth in Section 2.C. below, the Servicer 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 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 Servicer may foreclose if I have not made each and every Trial Period Payment that is due before the scheduled foreclosure sale. If a foreclosure sale occurs pursuant to this Section 2.C., this agreement shall be deemed terminated;
- D. The Servicer will hold the payments received during the Trial Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. If there is any remaining money after such payment is applied, such remaining funds will be held by the Servicer and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;
- E. When the Servicer accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;
- F. If prior to the Modification Effective Date, (i) the Servicer does not provide me a fully executed copy of this Plan and the Modification Agreement; (ii) I have not made the Trial Period payments required under Section 2 of this Plan; or (iii) the Servicer determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Plan will terminate. In this event, the Servicer will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be refunded to me; and