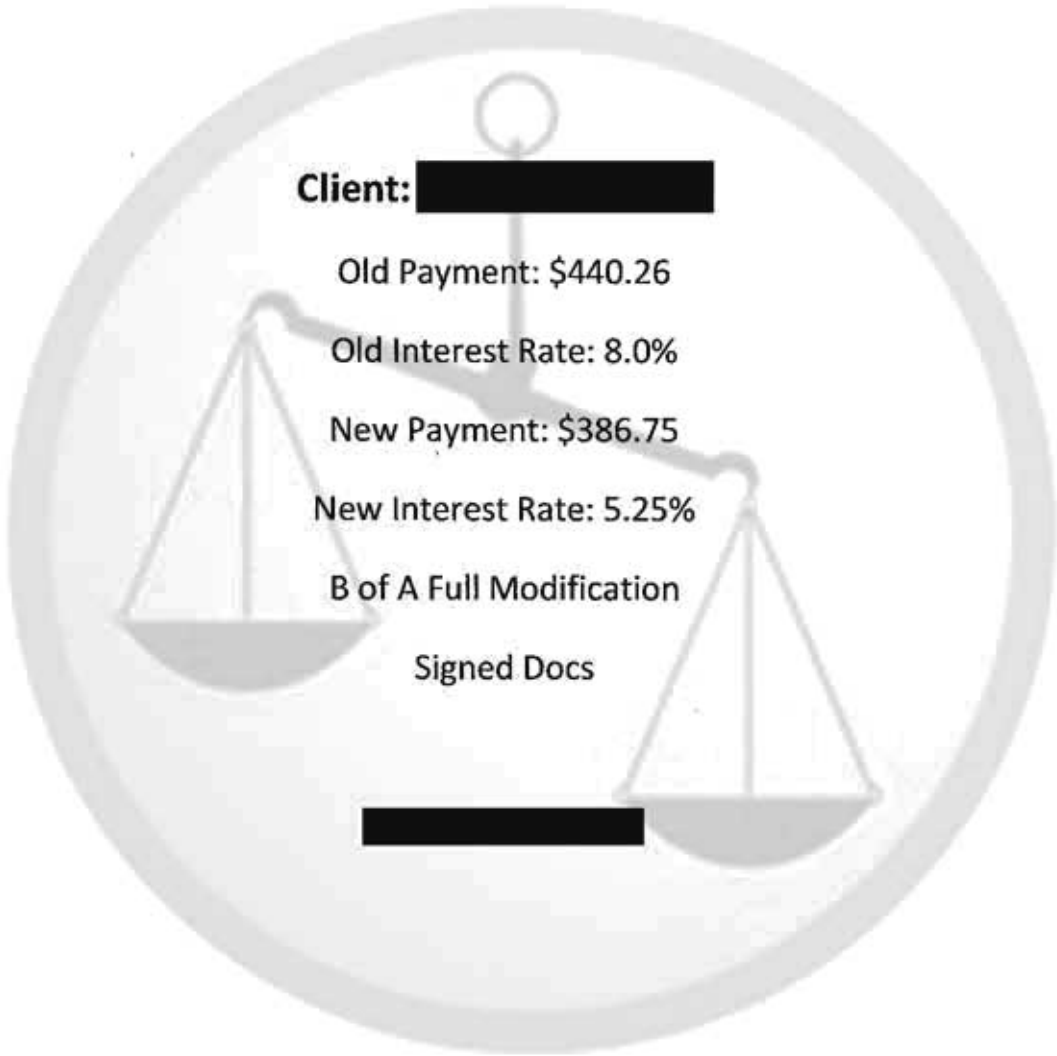
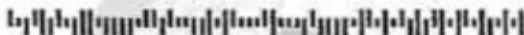


[REDACTED]



LEGAL DEBT SOLUTIONS
A PROFESSIONAL LAW CORPORATION

FOR INFORMATION PURPOSES



IMPORTANT NOTICE

The Details of this Special Notice: We appreciate the opportunity to service your loan, value our relationship with you and are always looking for ways to increase customer satisfaction. The purpose of this notice is to clarify for you why we are providing this special notice and to let you know that it will appear in all future monthly statements you receive. If you don't want us to send you monthly statements in the future, please call us at 1-866-653-6183.

The Impact of the Bankruptcy: Our records indicate that in the past you received a discharge of this debt in a bankruptcy case. Section 524 of the Bankruptcy Code tells us the discharge of this debt means you have no personal obligation to repay it. The discharge also protects you from any efforts by anyone to collect this discharged debt as a personal liability of the debtor. You cannot be pressured to repay this debt. On the other hand, the security agreement allows foreclosure if the requirements under the loan documents are not met. We also need to tell you that this communication is from a debt collector. This quick summary is not intended as legal advice. You should consult with your own advisors if you have legal questions about your rights.

Payment Details: We received a number of calls from homeowners disturbed that they were receiving this message, as their bankruptcy occurred some time ago. Others called asking for detailed information about the home loan. Therefore, we are providing detailed loan information as a courtesy to you. This is not an attempt to collect a debt that has been discharged. This is not a demand for payment. The coupon below and the envelope are provided as a courtesy to you.

The loan documents provide that if we do not receive the next scheduled home loan payment by 05/16/2009, the loan may be assessed a late charge of \$22.91.

If you would like to receive more information, including options such as how to pay electronically and stop receiving paper monthly statements, please contact us at 1-866-653-6183. Thank you for your business and we look forward to serving you in the coming years.

HOME LOAN SUMMARY

Home loan overview as of 05/28/2009

Principal balance \$58,978.76

05/28/2009 Payment information

Home loan payment due 06/01/2009 \$440.26
[see next page for account details]

LEGAL DEBT SOLUTIONS
A PROFESSIONAL LAW CORPORATION

Calls may be monitored or recorded to ensure quality service. 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.

Account number [REDACTED]

(7)

05/01/2009

\$440.26

Please update e-mail information on the reverse side of this coupon.

PAYMENT INSTRUCTIONS

- Please
 - don't send cash
 - don't staple the check to the payment coupon
 - don't include correspondence
 - include coupon with payment
- Write the account number on the check or money order.
- Make the check payable to
BAC Home Loans Servicing, LP
Attn: Remittance Processing
PO Box 10219
Van Nuys, CA 91410-0219

SEE OTHER SIDE FOR IMPORTANT INFORMATION

OR



BAC Home Loans Servicing, LP
PO Box 10219
Van Nuys, CA 91410-0219

Additional Principal

Additional Escrow

Check total



BAC Home Loans Servicing, LP
Attn: Home Retention Division: CA6-919-01-43
400 Countrywide Way
Sunny Valley, CA 93065

January 15, 2010

Loan#
Property
Address:

RATE CHANGE NOTICE

IMPORTANT MESSAGE ABOUT YOUR LOAN

Your loan has been converted from an Adjustable Rate Mortgage (ARM) into fixed rate mortgage

HOW WE CALCULATE YOUR NEW MONTHLY PAYMENT

Step 1: Your new Interest rate:

	Current	New
Interest Rate	8.000%	5.250%

Step 2: Determine new Payment amount:

Your new monthly interest rate and payment are fixed as shown below:

New Interest Rate	5.250%
Anticipated Principal Balance ¹	\$66,438.64
Remaining Term	319
New Principal and Interest payment	\$386.75
New Payment Effective	2/1/2010

If you have an escrow account, this notice does not address any changes to your escrow payment. Please refer to your monthly statement for information regarding your current escrow payment.

Please be advised, this letter is null and void if the property signed and executed Modification Documents are not returned by January 25, 2010.

¹ Anticipated principal balance is the unpaid principal that you are expected to owe as the Payment Change Date, and is calculated based on the assumption that principal and interest payments will be remitted on payments due prior to the new payment effective date.

THANK YOU FOR YOUR BUSINESS

You are a valued customer at BAC Home Loans Servicing, LP and it is our continued goal to provide you with the highest level of customer satisfaction.

As required by the state, the signatures of the Borrower and the Lender come to the foregoing.

1-25-10
Dated: _____
1-25-10
Dated: _____

LEGAL DEBT SOLUTIONS

BAC Home Loans Servicing, LP

By: _____ Dated: _____
A PROFESSIONAL LAW CORPORATION

Bank of America



BAC Home Loans Servicing, LP
 Attn: Home Retention Division: CA6-919-01-43
 400 Countrywide Way
 Siskiyou Valley, CA 93065

January 15, 2010

Loan# [REDACTED]
 Property
 Address: [REDACTED]

IMPORTANT MESSAGE ABOUT YOUR LOAN

We are pleased to advise you that your loan modification has been approved. In order for the modification to be valid, the enclosed documents need to be signed, notarized, and returned with the requested certified funds.

The following amounts will be added to your current principal balance, resulting in a modified principal balance of \$66,433.64 prior to your first payment date. The amount added to your loan is:

Interest:	\$7,414.88
Fees:	\$45.00
Escrow:	\$0.00
Total:	\$7,459.88

Your new modified monthly payment will be \$386.75, effective with your February 1, 2010 payment. This payment is subject to change if your escrow account is reanalyzed or if you have a step rate or adjustable rate loan type.

A breakdown of your payment is as follows:

Principal and Interest	\$386.75
Escrow / Option fee:	\$0.00
Total Payment	\$386.75

WHAT YOU SHOULD DO

The following amount must be paid in CERTIFIED FUNDS in order for the modification to become effective:

Modification Fee:	\$0.00
Title and Recording Fees:	\$0.00
Delinquent Escrow:	\$0.00
Foreclosure Fees:	\$0.00
Bankruptcy Fees:	\$0.00
Field Inspection Fees:	\$0.00
Outstanding Late Charges:	\$0.00
NSF/Misc. Fees:	\$0.00
Delinquent Mortgage Payment(s):	\$0.00
Modified Mortgage Payment(s):	\$0.00
Partial Payment:	\$0.00
Total Amount Due:	\$0.00

This offer is contingent on the following:

- Copy of your most recent supporting income receipts (pay stubs). If you are self-employed, please include the last 2 quarters of your Profit and Loss Statements (PL Statements). If you have recently secured new employment, please include a letter from your employer verifying net and gross income. Please do not send originals.

- A lender's title insurance policy or endorsement, which insures the Modified Mortgage as a valid lien in accordance with our requirements. If you have any other encumbrances on the property, then you may be required to obtain agreements by which other secured creditors subordinate their interest to the Modified Mortgage.

This offer is contingent upon BAC Home Loans Servicing, LP receiving relief from the Automatic Stay for any bankruptcy in which the property referred to in the Loan Modification Agreement is included at the time of the modification.

If any issues arise between the date of this commitment and the date on which all of the terms and conditions of this letter are finalized, including, but not limited to, deterioration in the condition of the property, lawsuits, liens, additional expenses and defaulted amount, then we may terminate this offer and pursue all collection action, including foreclosure.

LEGAL DEBT SOLUTIONS
 A PROFESSIONAL LAW CORPORATION