

Loan Modification Success Case

Name of Lender (Bank):

Bank of America

<https://www9.bankofamerica.com/home-loans/overview.go>

Original Interest:

5.260%

Original Payment:

\$1,704.78

New Interest:

2.5%

New Payment:

\$1,250.24

Please visit our website at:

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

Bank of America

Home Loans

Attn: Home Retention Division
 BAC Home Loans Servicing, LP
 100 Beecham Drive Suite 104
 Pittsburgh, PA 15205

Notice Date: July 11, 2009

Account No. [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 and returned.

The following amounts will be added to your current principal balance, resulting in a modified principal balance of \$379,116.35 prior to your first payment date. The amount added to your loan is:

Interest:	\$23,287.48
Fees:	\$75.00
Escrow:	\$3,480.40
Total:	\$26,842.89

Your new modified monthly payment will be \$1,527.75, effective with your September 1, 2009 payment. This payment is subject to change if your escrow account is reanalyzed due to new annual premiums. Your current interest rate is 4.625%. Your new reduced rate of 2.500% will be effective as of the September 1, 2009 payment. As of September 1, 2016 your interest rate will be 5.375% for the remaining term of your loan. Your new maturity date is August 1, 2049, which may have changed from your current maturity date as a result of the modification terms. This agreement will bring the loan current; however, you are still required to pay back the entire unpaid principal by the maturity date for your loan.

A breakdown of the scheduled interest rate changes is as follows:

Statement Due Date	Interest Rate	Principal & Interest
September 1, 2009	2.500%	\$1,250.24
September 1, 2014	3.475%	\$1,446.37
September 1, 2016	4.475%	\$1,803.94
September 1, 2016	5.375%	\$1,511.02

A breakdown of your payment is as follows:

P&I Payment:	\$1,250.24
Escrow:	\$277.55
Total Payment:	\$1,527.79

BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N.A.



The HCPB Team
 CHL Loan # [REDACTED]

July 11, 2009

**Countrywide**
HOME LOANSChattanooga Office
P.O. Box 2134
North Valley, TN 37137-2134

MONTHLY HOME LOAN STATEMENT



[REDACTED]

Pay Option Notice:

Because your loan is not current, we are unable to calculate your Pay Option. A coupon for the amount you owe is placed on the enclosed page.

Your Monthly Home Loan Statement

Snapshot of your Home Loan as of February 28, 2005

Type of Loan	30 Yr. Convr. Arndt Pay Option ARM
Current Principal Balance	\$362,383.48
Original Loan Amount	\$325,000.00
Maximum LMI ¹ (see explanation at bottom of page)	115.00%
Margin	3.75%
Interest Rate (1st Month)	5.250%
Remaining Term	27 Years, 4 Months
Payment Due Date: Mar 1, 2005	
Next Payment Change: 2/15/07 if payment is not received by Mar 15, 2005	

Additional Account Information

Paid Disc Amount	\$1,154.12
Fee Due	\$650.00

Your Payment Options this Month

The accounts listed below are total payments, including amounts collected for escrow items such as taxes and insurance premiums.

Payment Option	Total Payment	Deferred Interest	Principal Owed	Outstanding Late Charge ²	Escrow	Optional Products ³	LMI ¹
Option 1 Armored Payment - This option is not available this month.							
Option 2 15-Year Armored Payment - This option is not available this month.							
Option 3 Minimum Payment	\$1,704.38		\$1,278.63	\$112.41	\$247.14		
Option 4 Interest Only Payment - This option is not available this month.							

Fixed rate amounts above are estimates and may change based on payment made.

¹Maximum amount of LMI is 125% of the original principal balance of the loan. The original interest rate is 5.25%. This results from a 1.5% margin. The maximum LMI is 115% of the original principal balance of the loan.²Outstanding late charge up to \$100.00 are reflected in the payment option selected.

As of the date of this notice, our records reflect that your loan is past due for multiple payments. We are researching whether any of these payments have been made. Please be advised that any payments that are due, which are not under research, must be received immediately. Upon completion of our research, we will make any appropriate corrections to your account and notify you of any balances due.

Thank you for your prompt attention.

LOAN SERVICING
Loan Counselor**STOP BANKS**

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