

Alex # 954 March

March 7, 2009

Subject: Successful Loan Modification on our Primary home

To Whom It May Concern:

We were one of the "American Dream" home owners, built a dream home in 2005 and happily living there since then. Although we were able to manage and maintain the house, we were about not to survive the mortgage crisis because of the main two reasons every home owner facing today. We could no longer refinance the house because there is no equity in the house and the house value has gone down so much, no financial institution is willing to refinance.

We were looking at all possible options. When I heard about "Loan Modification Program" I did some research in FHA website and I thought this would help. I was skeptical about the offerings from some of the TV/Radio broadcasting. I was running out of options and I had to make some decision otherwise I had to default soon.

I have contacted [REDACTED] Loan Modification Specialists. Filling up forms with personal information was not a big issue. There was not much of follow-up paper work either. I have submitted all the paperwork in Second week of January and the loan modification came through by Second week February.

Guess what. My interest rate was reduced from 6% to 3%. I was paying 6% fixed for 5 years interest only payment for a jumbo loan in excess of \$850,000 and now it is 3% including Principal and Interest. I have accepted the offer and now I feel comfortable with manageable monthly payment. I am hoping that Loan Modification Specialist will continue to work with Lender to convert the 5/30 program to 30 years fixed so that I feel secure even after 5 years.

Mr. Alex [REDACTED], Loss Mitigation Officer is quite open and friendly and I would recommend any one to contact him to get help. I have recommended at least 6 of my friends so far to contact him.

Loan Modification Program WORKS !!! [REDACTED] good Loss Mitigation Officer to help. If anyone is in doubt, contact me as well and I am more than happy to explain.

With Best Regards,

Vidya [REDACTED]  
Northville, MI [REDACTED]  
(248)-[REDACTED]

2/10/2009

**GMAC Mortgage**

VIDYA [REDACTED]  
UMA [REDACTED]  
[REDACTED]  
NORTHVILLE MI 48167-0000

Re: Account Number [REDACTED]  
Property [REDACTED]  
NORTHVILLE MI 48167-0000

Dear VIDYA [REDACTED] UMA [REDACTED]

**Congratulations! Your request for a loan modification has been approved subject to the following:**

- Receipt of your contribution in the form of certified funds
- Receipt of the signed and notarized loan modification agreement and any attachments
- Receipt of clear title, if applicable

Highlights of the enclosed Loan Modification Agreement and instructions for completing and returning it are as follows:

- The contribution amount of \$ 4,931.97 in the form of certified funds, is due in our office by 2/25/2009.
- The interest rate is 3.00000%.
- The first modified payment begins 4/1/2009, in the amount of \$ 3,772.32.
- Do NOT sign the enclosed Loan Modification Agreement unless you are in the presence of a notary. This document must be signed in the presence of a notary and (if applicable) other witnesses. All of the documents must be executed and the signatures must be exactly as the names are typed.
- The signed and notarized Loan Modification Agreement should be returned using the enclosed pre-paid overnight envelope.
- If any modification closing costs are more than projected, the difference will be assessed to the account.
- All miscellaneous fees and costs – excluding late charges – may not have been included in the loan modification and will remain outstanding.

The contribution and executed loan modification documents are due back by 2/25/2009. Please return to:

GMAC Mortgage, LLC  
Attn: Loan Modification  
3451 Hammond Avenue  
Waterloo, IA 50702

**IMPORTANT!** The loan modification will not be complete until we receive all properly executed documents and the contribution amount. If the modification is not completed we will continue to enforce our lien. If the conditions outlined above are not satisfied the modification will be withdrawn.

If you have any questions regarding this modification offer, please contact a modification specialist directly at 1-800-799-9250 Monday – Thursday 8:00 AM to 7:00 PM, Friday 8:00 AM to 5:00 PM, Central Time.

Loan Modification Specialist

Enclosures

Record & Return To:

GMAC Mortgage, LLC  
Attention: Loss Mitigation  
3451 Hammond Avenue  
Waterloo, IA 50702

[Space Above This Line For Recorder's Use]

**FIXED RATE LOAN MODIFICATION AGREEMENT**

MARCH 4, 2009

Loan Number: [REDACTED]

This Loan Modification Agreement ("Agreement") made this 1<sup>ST</sup> day of MARCH, 2009, ("Effective Date") between SCOTT [REDACTED] ("Borrower") and GMAC Mortgage, LLC ("Lender"), amends and supplements that certain promissory note ("Note") dated OCTOBER 5, 2004, in the original principal amount of ONE HUNDRED SIXTY-FIVE THOUSAND DOLLARS AND NO CENTS (\$165,000.00) executed by Borrower. The Note is secured by a Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the same date as the Note, and recorded in the real property records of CULPEPER County, VIRGINIA. Said Security Instrument covers the real and, if applicable, personal property described in such Security Instrument (the "Property") located at [REDACTED], AMISSVILLE, VIRGINIA, 20106, which real property is more particularly described as follows:

(Legal Description)

Borrower acknowledges that Lender is the legal holder and the owner of the Note and Security Instrument and further acknowledges that if Lender transfers the Note, as amended by this Agreement, the transferee shall be the "Lender" as defined in this Agreement.

Borrower has requested, and Lender has agreed, to extend or rearrange the time and manner of payment of the Note and to extend and carry forward the lien(s) on the Property whether or not created by the Security Instrument.

Now, therefore, in consideration of the mutual promises and agreements contained herein, and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, and intending to be legally bound, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. Borrower acknowledges that as of the Effective Date, the amount payable under the Note and secured by the Security Instrument (the "Principal Balance") is ONE HUNDRED SIXTY-TWO THOUSAND ONE HUNDRED SEVENTY DOLLARS AND SIXTY-EIGHT CENTS (\$162,170.68). Borrower hereby renews and extends such indebtedness and promises to pay jointly and severally to the order of Lender the Principal Balance, consisting of the amount(s) loaned to Borrower by Lender and any accrued but unpaid interest capitalized to date.

2. Interest will be charged on the unpaid Principal Balance until the full amount of principal has been paid. Borrower will pay interest at the rate of 3.625% per year from MARCH 1, 2009 to FEBRUARY 1, 2010 ("Year 1"). Beginning on MARCH 1, 2010 to FEBRUARY 1, 2011 ("Year 2"), Borrower will pay interest at the rate of 4.625% per year. Beginning on MARCH 1, 2011 to FEBRUARY 1, 2019 ("Year 3"), Borrower will pay interest at the rate of 5.625% per year.

3. Borrower promises to make monthly principal and interest payments of \$640.45, beginning on APRIL 1, 2009 to MARCH 1, 2010, and continuing thereafter on the same day of each month during ("Year 1"). Borrower promises to make monthly principal and interest payments of \$740.29, beginning on APRIL 1, 2010 to MARCH 1,

Successful Loan Modification of our home

To Whom It May Concern:

I decided to hire Certified Financial Protection Group for my loan modification needs. The experience was good and everything was completed within a reasonable amount of time.

Mr. Alex [REDACTED], Loss Mitigation Officer did a good job and I would recommend anyone to contact him to get the help they need. He kept us informed on all progress with our lender and explained everything in detail.

Loan Modification Program worked for me. Certified Financial Protection Group has good Loss Mitigation Officer to help. If anyone is in doubt, contact me as well and I will be more than happy to explain.

Sincerely,



2-26-2008

Property address: [REDACTED], Winnemucca, CA 89445  
Lender: AHSMI  
Loan# [REDACTED]

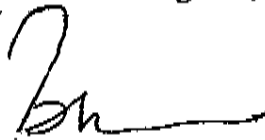
To Whom It May Concern,

We are writing this letter regarding the level of service we received from Chad L [REDACTED] (Mitigation officer) from Certified Financial. Chad was able to successfully achieve a loan modification and provided a level of service which exceeded our expectations. He left us thinking "wow", he made us feel very comfortable through the process and gave us the feeling that he would not take no for an answer in getting the modification. He mentioned he would give it his all to help set us up for success and spent the time to go over our financial goals and future plans.

What was most helpful to planning the future was his complimentary modification analysis and financial analysis. He mentioned re-directing a monthly contribution to any kind of retirement account count may be beneficial to our future. We greatly appreciated that notion. It is our goal to start planning the future and put ourselves into a situation where we can build some retirement money with the savings from his modification; as well as potentially avoid another hardship situation.

We want to say thank you for allowing Chad to work on our file and would highly recommend him to friends, family or anyone who are in need of your services. In fact we hope the management level recognizes the great job Chad has done for us.

Warm Regards,

A handwritten signature in black ink, appearing to be the initials 'Ch' followed by a horizontal line.



P.O. Box 631730  
Irving, Tx 75063-1730

March 12, 2009

HAROLD J. [REDACTED]  
GLENDA M. [REDACTED]  
426 SULTANA WAY  
ESCALON CA 95320

Re: Loan Modification Agreement  
Loan Number: [REDACTED]

Dear HAROLD J. [REDACTED] AND GLENDA M. [REDACTED]

I am pleased to advise you that your request for a loan modification has been approved. The terms of the modification will be as follows:

STEP-FIXED Interest Rate	5.000%
Term:	325
Maturity Date:	05/01/2036
New Principal Balance	\$168,449.64
New P & I:	\$947.06
Estimated Monthly Escrow Deposit:	\$0.00
New Total Monthly Payment:	\$947.06
First Payment Due Date:	05/01/2009

Your loan modification approval was based on a contribution in the amount of \$84.32 which was received on 02/12/2009. This contribution will be applied to the outstanding fees and balances on your loan. Also, as a condition of your modification, American Home Mortgage Servicing, Inc. may establish a mandatory escrow account for the life of the loan.

One original of the Modification Agreement should be signed, notarized if needed and returned to our office in the enclosed pre-paid envelope. The executed and notarized (if needed) Modification Agreements are due in our office by 03/26/2009.

If you have questions concerning this letter, please contact me at (888) 275 -2648

Sincerely,

Loan Management Consultant  
Home Retention Team

AS

the real property described being set forth as follows:  
LEGAL DESCRIPTION ATTACHED HERETO AND MADE A PART HEREOF, AS EXHIBIT 'A'

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

**THIS LOAN IS PAYABLE IN FULL AT MATURITY. YOU MUST REPAY THE ENTIRE PRINCIPAL BALANCE OF THE LOAN AND UNPAID INTEREST THEN DUE. THE LENDER IS UNDER NO OBLIGATION TO REFINANCE THE LOAN AT THAT TIME. YOU WILL, THEREFORE, BE REQUIRED TO MAKE PAYMENT OUT OF OTHER ASSETS THAT YOU MAY OWN, OR YOU WILL HAVE TO FIND A LENDER, WHICH MAY BE THE LENDER YOU HAVE THIS LOAN WITH, WILLING TO LEND YOU THE MONEY. IF YOU REFINANCE THIS LOAN AT MATURITY, YOU MAY HAVE TO PAY SOME OR ALL OF THE CLOSING COSTS NORMALLY ASSOCIATED WITH A NEW LOAN EVEN IF YOU OBTAIN REFINANCING FROM THE SAME LENDER.**

1. As of February 10, 2009, the amount payable under the Note and the Security Instrument (the "Unpaid Principal Balance") is U.S. \$ 437,107.30, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any interest and other amounts capitalized.

The Unpaid Principal Balance does not include the following amount which is also payable under the Note and Security Instrument, \$- 46,806.90 (the "Stated Balloon Amount"), because this is the amount that Borrower owes to Lender in arrears. Lender hereby agrees to waive charging further interest on the Stated Balloon Amount to Borrower in exchange for Borrower's promise to pay the Stated Balloon Amount to Lender on February 1, 2035 (the "Maturity Date") in this Agreement.

2. Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of Lender. Interest will be charged on the Unpaid Principal Balance for the first year at the yearly rate of 6.000 % from February 10, 2009

Borrower promises to make monthly payments of principal and interest in the amount of U.S. \$ 2,773.55, beginning on the 1st day of April, 2009, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full.

The yearly rate of 6.000 % will remain in effect until principal and interest is paid in full.

If on February 1, 2035 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

Borrower also promises to pay the Stated Balloon Amount, without interest, to the order of Lender, if not sooner, on the Maturity Date.

At least 90 days but not more than 120 days before the Maturity Date, Lender must send me a notice which indicates the Maturity Date and the amount of the final payment which is due on that date ("Stated Balloon Amount Payment") assuming all scheduled payments due between the date of the notice and the Maturity Date are paid and received on time.

**SAXON MORTGAGE SERVICES INC. MODIFIED**

**LOAN MODIFICATION AGREEMENT - Single-Family - Fannie Mae Uniform Instrument Form 3179 1/01 (rev. 6/06) - Providing For Fixed Interest Rate and a Stated Balloon Amount Feature; & Amended for California to Include Notary Acknowledgments and/or other recording information from California**

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Wolters Kluwer Financial Services  
(800) 726-9898 www.desertdocs.com

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D13466 Rev. 07/08



HOME LOANS

Attn: Home Retention Division
Countrywide Modification
100 Beecham Drive Suite 104
Pittsburgh, PA 15205

RAYMOND [redacted]
Ewa Beach, HI 96706

#257
Raymond Moody
[Signature]

Notice Date: March 13, 2009

Account No.: [redacted]

Property Address: [redacted] #1-C
EWA BEACH, HI 96706

THIS IS AN IMPORTANT NOTICE REGARDING YOUR LOAN. PLEASE BE SURE TO READ THIS ENTIRE LETTER CAREFULLY.

Dear RAYMOND (NMN) [redacted]

Countrywide Home Loans has recently announced a Homeownership Retention Program designed to help our valued customers who may be having difficulty making their mortgage payments. That's why we're pleased to inform you that you are eligible for our Homeownership Retention Program, and the following options may be available to you:

- Interest-rate reduction
• Interest-only payments for a ten (10) year period
• Resolution of past due amount

In order to take advantage of the interest rate reduction, interest-only payments for a ten (10) year period and resolution of past due amount you must agree to the enclosed modification agreement and return it to us as indicated below.

The enclosed modification will reduce your interest rate to 6%, which will result in a new payment amount of \$1,822.06. This rate will be fixed for a period of one year. It will take effect April 1, 2009 and will continue until March 31, 2010. At the end of one year, your interest rate will increase; however, the interest rate increase will not increase your total principal (if applicable) and interest payments by more than 7.5% of total scheduled payments of principal (if applicable) and interest from the prior year. Your interest rate will continue to change annually thereafter, subject to a maximum interest rate equal to your introductory interest rate of 8%.

Accepting the enclosed modification also resolves your past due amount of \$18,205.24 as of March 8, 2009. The enclosed modification is one of two ways you can resolve your past due amount as follows:

1. If you are able to pay your past due amount: If you can pay back your past due amount and do not wish to add them to your balance, please contact us at 800.669.6650 to make arrangements to pay this amount and receive new modification documents.
2. If you are NOT able to pay your past due amount:

1 Your eligibility is based upon information you provided to us and may be subject to validation.
2 This rate was determined through discussions between Countrywide and various state attorneys general across the country.
3 This payment is subject to change if your escrow payment changes.



**RATE CHANGE NOTICE  
HOW WE CALCULATE YOUR NEW MONTHLY PAYMENT**

This program involves three key components to help homeowners stay in their homes: interest-rate reduction, interest-only payments, and resolution of delinquent balances.

Here's how we calculated your new monthly payment under the terms of the enclosed modification agreement:

First, we determined your new interest rate.

	Current	New
Loan Index	N/A	N/A*
Margin	N/A	N/A
Total	N/A	N/A
Rounding	N/A	N/A
Actual Rate	8.5%	6%

\* N/A: The new rate is an agreed to interest rate and is not based on an index and margin.

Then we determined your new payment amount.

New Interest Rate	6%
Anticipated Principal Balance <sup>5</sup>	\$364,412.80
Remaining Term as of April 1, 2009	331 months
New Interest payment	\$1,822.06
New Payment Effective	May 1, 2009

If you have an escrow account, this notice does not address any changes to your escrow payment. To determine your new monthly payment please add your escrow payment to the amount indicated above. Please refer to your monthly statement for information regarding your current escrow payment.

<sup>5</sup> Anticipated Principal Balance is the unpaid principal that you are expected to owe as of the first payment due under the enclosed modification agreement.



Loan # [REDACTED]  
MIN#

## LOAN MODIFICATION AGREEMENT (Providing for Step Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 1ST day of APRIL, 2009 (the "Effective Date"), between DALE L. [REDACTED]

(collectively "Borrower") and American Home Mortgage Servicing, Inc. as Servicer ("Loan Servicer"), modifies (1) the mortgage, deed of trust, or security deed (the "Security Instrument") dated SEPTEMBER 29, 2006 and (2) the promissory note (the "Note"), bearing the same date as, and secured by, the Security Instrument (the Borrower's obligation under the Note, Security Instrument and this Agreement hereinafter referred to as the "Loan"), which covers the real and personal property located at [REDACTED], HEWITT, TEXAS 76643

(Property Address)

more fully described in the Security Instrument and defined therein as the "Property." All capitalized terms in this Agreement shall have the same meanings as set forth in the Note and Security Instrument, unless defined in this Agreement; all schedules and exhibits attached to this Agreement are incorporated into and made part of this Agreement; and all references to this Agreement include the schedules and exhibits.

In consideration of the mutual promises and agreements exchanged, Loan Servicer and Borrower hereto agree that the Note and Security Instrument shall be modified hereby as follows:

1. As of APRIL 1, 2009 - [REDACTED], the amount payable under the Note and the Security Instrument (the "New Principal Balance") is U.S. \$ 124,439.84, consisting of the unpaid amount(s) loaned to Borrower by Lender plus any accrued and unpaid interest and other amounts capitalized as set forth in Schedule "A," attached hereto and made a part hereof.
2. Borrower promises to pay the New Principal Balance, plus interest, to the order of Loan Servicer. Interest will be charged on the New Principal Balance for the first year at the yearly rate of 4.000 % from APRIL 1, 2009, and Borrower promises to pay monthly payments of principal and interest in the amount of \$ 621.30 (plus any amounts due for taxes and insurance as set forth in Schedule "A"), beginning on the 1ST day of MAY, 2009. If the Loan is an adjustable-rate mortgage ("ARM") loan and Borrower receives an ARM adjustment notice prior to the payment beginning date indicated in the preceding sentence, Borrower should ignore such notice and make payments in accordance with this Agreement. During the second year, interest will be charged at the yearly rate of 4.500 % from APRIL 1, 2010, and Borrower shall pay monthly payments of principal and interest in the amount of \$ 655.93 (plus any amounts due for taxes and insurance), beginning on the 1ST day of MAY, 2010. During the third year, interest will be charged at the yearly rate of 5.000 %, from APRIL 1, 2011, and Borrower shall pay monthly payments of principal and interest in the amount of \$ 690.49 (plus any amounts due for taxes and insurance), beginning on the 1ST day of MAY, 2011. During the fourth year, interest will be charged at the yearly rate of 6.000 %, from APRIL 1, 2012, and Borrower shall pay monthly payments of principal and interest in the amount of \$ 760.12 (plus any amounts due for taxes and insurance), beginning on the 1ST day of MAY, 2012, and continuing thereafter until principal and interest are paid in full. If on NOVEMBER 01, 2036 (the "Maturity Date"), Borrower still owes amounts under the Note and the Security Instrument, as amended by this Agreement, Borrower will pay these amounts in full on the Maturity Date.

LOAN MODIFICATION AGREEMENT/Step Rate--Single Family--AHMSI Instrument  
First American Loan Production Services  
First American Real Estate Solutions LLC  
FALPS# NRSTEP-4 Rev. 09-09-08

Form 1 (09/08/08) (page 1 of 4)

Robert

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From: R [REDACTED], III [REDACTED]  
Sent: Monday, March 30, 2009 8:30 PM  
To: Robert  
Subject: Re: Homeq

Hello Robert,

Thank you. I am grateful for your help and keeping our home has become more attainable. You have a very difficult job and the stress you are put under I would not want to share. You have a good amount of weight on your shoulders for all the modifications you are trying to do. My kids are grateful, my wife is happy, and I feel like in the next 5 years we need to change our situation because if not, 5 years from now will be the same situation. We can all hope it is not.

I really and truly appreciate your time and effort into this process.

Sincerely,

Robert [REDACTED]  
Oxford MI

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From: Robert [REDACTED]@OxfordMI



P.O. Box 631730  
Irving, Tx 75063-1730

March 11, 2009

#503

DALE L. [REDACTED]

[REDACTED]

LOMETA TX 76853

Re: Loan Modification Agreement  
Loan Number: [REDACTED]

Dear DALE L. [REDACTED]

I am pleased to advise you that your request for a loan modification has been approved. The terms of the modification will be as follows:

<b>STEP/FIXED:</b>	<b>Interest Rate</b>	<b>4.000%</b>
<b>Term:</b>		<b>331</b>
<b>Maturity Date:</b>		<b>11/01/2036</b>
<b>New Principal Balance</b>		<b>\$124,439.84</b>
<b>New P &amp; I:</b>		<b>\$621.30</b>
<b>Estimated Monthly Escrow Deposit:</b>		<b>\$266.54</b>
<b>New Total Monthly Payment:</b>		<b>\$887.84</b>
<b>First Payment Due Date:</b>		<b>05/01/2009</b>

Your loan modification approval was based on a contribution in the amount of \$0.00 which was received on 00/00/0000. This contribution will be applied to the outstanding fees and balances on your loan. Also, as a condition of your modification, American Home Mortgage Servicing, Inc. may establish a mandatory escrow account for the life of the loan.

One original of the Modification Agreement should be signed, notarized if needed and returned to our office in the enclosed pre-paid envelope. The executed and notarized (if needed) Modification Agreements are due in our office by 03/25/2009.

If you have questions concerning this letter, please contact me at (888) 275 -2648.

Prepared by and return to:  
HomeEq Servicing  
Attn: Mod Imaging-CA3507  
[REDACTED]  
North Highlands, CA 95660

Account Number: [REDACTED]

#### Modification Agreement

This Modification Agreement ("Agreement") is made and entered into as of this 19<sup>th</sup> day of March, 2009 by and between HomeEq Servicing ("HomeEq") and ROBERT [REDACTED] ("Borrower")

Whereas, HomeEq is the holder or servicing agent of the holder of that certain Promissory Note ("Note") dated as of 01/31/2007, executed by Borrower or Borrower's predecessor-in-interest in the original principal amount of \$144,000.00.

WHEREAS, the Note evidences a loan ("Loan") to Borrower or Borrower's predecessor-in-interest and is secured by either a deed of trust or mortgage ("Security Instrument") dated as of 01/31/2007. The Security Instrument encumbers certain real property ("Property") owned by Borrower (and is more specifically described in the Security Instrument).

WHEREAS, due to adverse economic circumstances, Borrower has requested that HomeEq adjust the terms of the Note to permit Borrower to meet Borrower's Loan obligations in a full and in a timely manner.

WHEREAS, the requested adjustment will benefit all parties to the Loan and any junior lien holder by providing the Borrower an opportunity to meet the Loan obligations in a manner intended to help the Borrower avoid default on the Loan and the necessity of foreclosure on the Property.

NOW, THEREFORE, for good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

**I. NOTE MODIFICATIONS:**

(a) **Outstanding Debt:** Borrower agrees that the unpaid principal balance due on the Note of \$144,000.00 shall be adjusted to \$147,987.67 ("New Balance"), to reflect the amount of unpaid interest, late charges, fees and costs, advances for unpaid property taxes and/or insurance premiums (if applicable), less any amounts forgiven, as reflected on Attachment 'A'.

Borrower agrees to pay the New Balance to HomeEq and has no defenses, claims or offsets with respect thereto. Interest will accrue on the New Balance at the interest rates, whether adjustable, variable or fixed, provided in the Note, unless modified by this Agreement.

(b) **New Monthly Payments: Payment Adjustments:** Effective with Borrower's monthly payment due 04/01/2009, Borrower's monthly Loan payment will be \$616.62. This payment amount does not include additional amounts which may also be due for the payment of taxes and insurance premiums. The taxes and insurance payment amount will be due monthly, together with Borrower's scheduled Loan payment. Borrower agrees that a full payment hereunder and with respect to the Loan shall only be deemed to have been made when funds remitted include the required scheduled Loan payment and monthly portion of taxes and insurance premiums. The monthly payment will adjust in the month following any interest rate change, if applicable.

(c) **New Interest Rate:** Effective on 03/01/2009, Borrower's rate of interest will be 5.000%. The date on which the interest rate change is next scheduled to occur is hereby changed to 03/01/2014. Subsequent interest rate changes will resume based on the frequency provided for in the Loan documents.

(d) **Interest Only Period:** The period in which Borrower's monthly principal and interest payment will consist of interest only is extended until 03/01/2014 (the "Interest Only Period"). Upon expiration of the Interest Only Period, Borrower's monthly principal and interest payment will be increased to an amount required to fully amortize the then remaining unpaid principal balance of the Loan in equal monthly installments through the maturity date of the Loan.

3-13

To Whom it may concern,

My name is Janice [REDACTED]. Robert [REDACTED] and SHI modified my loan. They lowered the payments to an affordable level and got my interest rate reduced to 4.5% for 5 years with a payment that is \$513 lower per month. They also got the payment on my 2<sup>nd</sup> mortgage lowered \$141 per month. Combined my housing payments will now be about \$654 less per month. My experience with Robert was great and I would refer anyone who is in a financial mortgage bind to them.

Thank You,

  
Janice [REDACTED]



HOME LOANS

Attn: Home Retention Division,
Mail Stop : FWACN-HRD
4600 Amon Carter Blvd
Fort Worth, TX 76155-2202

Frank T.
Sharon L.
3437 Windy Hollow Rd
Mariposa, CA 95338

Notice Date: March 6, 2009

Account No.:

Property Address:

Mariposa, CA 95338-9204

RATE CHANGE NOTICE

IMPORTANT MESSAGE ABOUT YOUR LOAN

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

HOW WE CALCULATE YOUR NEW MONTHLY PAYMENT:

Step 1: Your new interest rate:

Table with 3 columns: Interest Rate, Current (6.250%), New (4.875%)

Step 2: Determine new payment amount

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

Table with 2 columns: Item, Value. Items include New Interest Rate (4.875%), Anticipated Principal Balance (\$352,892.43), Remaining Term as of April 1, 2009 (360 months), New Principal and/or Interest payment (\$1,867.54), New Payment Effective (May 1, 2009)

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 properly signed and executed Modification Documents are not returned by March 20, 2009.

\* Anticipated principal balance is the unpaid Principal that you are expected to owe at 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.

RECORDING REQUESTED BY:  
Countrywide Home Loans Servicing LP  
Attn: Home Retention Division, Mail Stop :  
FWACN-HRD  
4500 Amon Carter Blvd  
Fort Worth, TX 76155-2202

Doc ID #: 000167511702 MOD

-----SPACE ABOVE THIS LINE FOR RECORDER'S USE-----

### LOAN MODIFICATION AGREEMENT (Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 6th day of March 2009, between Frank T [REDACTED], Sharon L [REDACTED] (the "Borrower(s)") and Countrywide Home Loans Servicing LP (the "Lender"), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the "Security Instrument"), dated the 4th day of May 2007 in the amount of \$344,000.00, and (2) the Note bearing the same date as, and secured by, the Security Instrument, and (3) any prior agreements or modifications in effect relative to the Note and Security Instrument which covers the real and personal property described in the Security Instrument and defined therein as the "Property", located at [REDACTED], Mariposa, CA 95338.

The real property described being set forth as follows:

#### **SAME AS IN SAID SECURITY INSTRUMENT**

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

1. As of the 1st day of May 2009, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance") is U.S. \$352,892.43, consisting of the amount(s) loaned to the Borrower by the Lender which may include, but are not limited to, any past due principal payments, interest, fees and/or costs capitalized to date.
2. The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 4.875% from the 1st day of April 2009. The Borrower promises to make monthly payments of principal and interest of U.S. \$1,867.54 beginning on the 1st day of May 2009, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on the 1st day of April 2039 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.
3. The Borrower will make such payments at P.O. BOX 10219 Van Nuys, CA 91410-0219 or at such other place as the Lender may require.
4. Nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Agreement.
5. In consideration of this Modification, Borrower agrees that if any document related to the Security Instrument, Note and/or Modification is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, Borrower(s) will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary. If the original promissory note is replaced the Lender hereby indemnifies the Borrower(s) against any loss associated with a demand on the original note. All documents Lender requests of Borrower(s) shall be referred to as "Documents." Borrower agrees to deliver the Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement.

April 1, 2009

Re: Bank of America

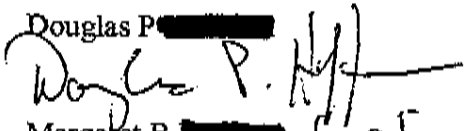
Line of equity loan # [REDACTED]

To Whom It May Concern:

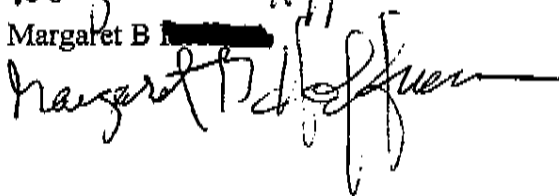
This is in regards to a modification I received from Bank of America for the above-referenced loan. With the assistance of Melinda [REDACTED]/Certified Financial Protection Group, LLC, the interest rate was cut in half, from 2.74% variable to 1.37% fixed, and the payment reduced from \$2,207.62 to \$1,103.81 a month for 2 years.

Sincerely,

Douglas P. [REDACTED]



Margaret B. [REDACTED]





3/25/2009

THIS AGREEMENT MUST BE SIGNED WITHIN 10 BUSINESS DAYS OF THE ABOVE DATE.

Loan Number: [REDACTED]

### PAYMENT SCHEDULE AGREEMENT

You have requested that Bank of America temporarily change the repayment schedule for your loan or line of credit number [REDACTED] ("the Loan"). If you confirm the terms of the Agreement by signature and pay the required fee by the deadline stated in the letter above, then the Bank will temporarily alter some of the terms of your repayment schedule (as described herein) to help you avoid to the consequences of your default. Those changes are set forth below and in the "Terms and Conditions of Repayment" that follows, which is fully incorporated by reference.

In addition to the regular monthly payments due on your Loan, you will be required under this Payment Schedule Agreement to repay amounts that are in default. The unpaid installment payment(s) due on and after [1/29/2009] shall be due and payable on the following terms. Beginning on [1/29/2009], your interest rate will change from [2.74] to [1.37] fixed for [26] months. During the interest-only draw period, please see your monthly statement for the amount of your payment, which may change monthly due to the number of days within the billing cycle. On [3/29/2011] your interest rate will increase from [1.37] fixed back to [2.74] variable, which will vary based on the Prime Rate as described in your original Loan documents.

You must continue to make payments until the loan balance is paid in full. These payments must be received by the due date(s) noted above or you will be in breach of this Agreement, and the unmodified terms of your original Loan documents will remain in full force and effect. Please contact our office if the scheduled payments cannot be made by the due date.

Please provide your signatures indicating your consent to the terms of this payment Schedule Agreement and the Terms and Conditions of Repayment. By providing your signature, you expressly acknowledge that you have no questions about your obligations under these documents. The terms of your original Loan documents remain in full force and effect. If you default under the temporary repayment plan described in this Agreement, the Bank shall have the right to exercise any rights it may have and enforce any obligation you owe under your Loan documents.

The signature(s) below indicates that you agree to the terms and conditions of this Payment Schedule Agreement and the Terms and Conditions of Repayment found below. Two signatures are required per borrower. Please retain a copy of these documents for your records.

DOUGLAS P. [REDACTED]

MARGARET [REDACTED]

3/25/09  
DATE

April 2, 2009

Re: America's Servicing Company  
Mortgage loan # [REDACTED]

To Whom It May Concern:

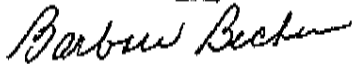
We would like to acknowledge our acceptance of a loan modification obtained through the help and expertise of Melinda [REDACTED]/Certified Financial Protection Group, LLC. The terms of our original loan has been modified to a more affordable payment of \$3,636.68 a month from \$5,232.94 at a new fixed rate of 7% from 9.125% adjustable.

Many thanks,

Barry [REDACTED]



Barbara [REDACTED]





March 18, 2009

Barry [REDACTED]  
Barbara [REDACTED]  
[REDACTED]  
Oceanside NY 11572

RE: Loan Number [REDACTED]

Client 106

Dear Barry [REDACTED] & Barbara [REDACTED] :

This letter will confirm the formal approval of a loan modification/restructure of your mortgage loan. To facilitate this transaction, it was mutually agreed that a contribution of \$95.00 would be required, which will be applied toward the accrued delinquency.

Please sign the enclosed loan modification agreement and return it, along with any payment(s) and/or contribution due as reflected in the terms of this letter. If a Truth in Lending Statement is enclosed with your modification agreement, please sign and return all items and contribution as disclosure of your interest rate being raised through this modification.

The terms of your modification/restructure are outlined below:

- |                                                         |            |
|---------------------------------------------------------|------------|
| 1. Due date of first payment:                           | 06/01/2009 |
| 2. New principal and interest payment amount:           | \$3,636.68 |
| 3. *Required escrow payment based on previous analysis: | \$927.17   |
| 4. Estimated new net payment:                           | \$4,563.85 |
| 5. Modified maturity date:                              | 04/01/2036 |
| 6. **Interest rate:                                     | 7.000%     |

\*(Your Escrow shortage may not be fully included in the modification terms, payment may be subject to an additional increase in the future. The Escrow Department will reanalyze your loan after the terms of the modification are met and you will receive notice regarding any additional increase.)

\*\* (Step rate changes, if applicable, will be reflected in the terms of the loan modification agreement. The interest rate and payment the borrower will pay may change in accordance with the note.)

This proposal is valid for five (5) days from the date of this letter. Therefore, it is imperative the modification agreement(s) be executed and returned in the enclosed, self-addressed, prepaid, express mail envelope. Please note, although approved, the normal servicing process will continue uninterrupted, unless advised otherwise. If you are currently protected under a bankruptcy, this approval is contingent upon your continuing to keep your post-petition mortgage payments current, as well as consent to an order lifting the automatic stay or the voluntary dismissal of your case.

LC374/Q7C

**GMAC Mortgage**

3/30/2009

PAUL [REDACTED]  
NORA [REDACTED]  
[REDACTED]  
HAYWARD CA 94545

Re: Account Number [REDACTED]  
Property [REDACTED]  
HAYWARD CA 94544

Dear PAUL [REDACTED] NORA [REDACTED]

**Congratulations! Your request for a loan modification has been approved subject to the following:**

- Receipt of your contribution in the form of certified funds
- Receipt of the signed and notarized loan modification agreement and any attachments
- Receipt of clear title, if applicable

Highlights of the enclosed Loan Modification Agreement and instructions for completing and returning it are as follows:

- The contribution amount of \$ 1,951.28 in the form of certified funds, is due in our office by April 4, 2009.
- The interest rate is 1.00000%.
- The first modified payment begins May 1, 2009

Principal and Interest	1,973.47
Escrow	0.00
<b>Total Payment</b>	<b>1,973.48</b>
- Do NOT sign the enclosed Loan Modification Agreement unless you are in the presence of a notary. This document must be signed in the presence of a notary and (if applicable) other witnesses. All of the documents must be executed and the signatures must be exactly as the names are typed.
- The signed and notarized Loan Modification Agreement should be returned using the enclosed pre-paid overnight envelope.
- If any modification closing costs are more than projected, the difference will be assessed to the account.
- All miscellaneous fees and costs – excluding late charges – may not have been included in the loan modification and will remain outstanding.

The contribution and executed loan modification documents are due back by April 4, 2009. Please return to:

GMAC Mortgage, LLC  
Attn: Loan Modification  
3451 Hammond Avenue  
Waterloo, IA 50702

**IMPORTANT!** The loan modification will not be complete until we receive all properly executed documents and the contribution amount. If the modification is not completed we will continue to enforce our lien. If the conditions outlined above are not satisfied the modification will be withdrawn.

If you have any questions regarding this modification offer, please contact a modification specialist directly at 1-800-799-9250 Monday – Thursday 8:00 AM to 7:00 PM, Friday 8:00 AM to 5:00 PM, Central Time.

Loan Modification Specialist  
Enclosures