



HOME LOANS

Attn: Home Retention Division
Countrywide Modification
Four Allegheny Center 6th Floor
Pittsburgh, PA 15212

Notice Date: December 2, 2008

Account No.: [REDACTED]

[REDACTED]
[REDACTED]
Fort Wayne, IN 46804

Property Address:
[REDACTED], Fort Wayne, IN
46804

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 \$123,206.98 prior to your first payment date. The amount added to your loan is:

Interest:	\$7,314.10
Fees:	\$1,782.70
Escrow:	<u>\$0.00</u>
Total:	\$9,096.80

Your new modified monthly payment will be \$1,475.01, effective with your January 1, 2009 payment. This payment is subject to change if your escrow account is reanalyzed or if you have a step rate, interest only or adjustable rate loan type. Your current interest rate is 8.8%. This Agreement will bring your loan current; however, you are still required to pay back the entire unpaid principal by the maturity date for your loan.

A breakdown of your payment is as follows:

P&I Payment :	\$987.04
Escrow:	<u>\$487.97</u>
Total Payment:	\$1,475.01

