

American Home Mtg

Old Payment: \$2,588.45

Old Rate: 7.25

Months Behind: 5

New Payment: \$1,880.75

New Rate: 3

Estimated Month Savings: \$707.70

Estimated Yearly Savings including back payments: \$21,434.65



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

[REDACTED]

[REDACTED]

Re: Loan Modification Agreement
Loan Number: [REDACTED]

Dear [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:

ADJUSTABLE Interest Rate	3.000% ★
Term:	338
Maturity Date:	01/01/2037
New Principal Balance:	\$285,808.01
New P & I:	\$1,253.57
Estimated Monthly Escrow Deposit:	\$627.18
New Total Monthly Payment:	\$1,880.75
First Payment Due Date:	12/01/2008

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.

Two originals of the Modification Agreement should be signed, notarized and returned to our office in the enclosed pre-paid envelope. The executed and notarized Modification Agreements are due in our office by 10/21/2008.

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

Sincerely,

Loan Management Consultant
Home Retention Team

JX051 048 6CG