

EMC

Old Payment: \$2,752.50

Old Rate: 8.12

Months Behind: 4

New Payment: \$1,371.63

New Rate Trial plan.

Estimated Month Savings: \$1,380.87

Estimated Yearly Savings including back payments: \$27,580.44

06/08/2009 10:02

559--297-1293

FEDEX OFFICE 5186

PAGE 04

CO212-r013009/AG3

EMC
Mortgage Corporation

May 29, 2009

Re: EMC Loan Number:

Ref: Property Address:

Dear -

This agreement is entered into between EMC Mortgage Corporation (EMC), servicer, and , borrower(s), for the delinquent amount due.

This account is due for April 01, 2009 through May 01, 2009 mortgage payments and fees.

The total amount past due as of the date of this agreement is \$ 2220.69*.

PLAN	DATE	AMT	PLAN	DATE	AMT
01	05/30/09	1,371.63	02	06/30/09	1,371.63
03	07/30/09	1,371.63			

*This is not the amount required to pay your loan in full. To request a payoff quote, you may either call our customer service line at (800) 723-3004 or visit our website at www.emcmortgageservicing.com.



Page 2

[Redacted signature area]

The payments indicated above may fluctuate due to escrow, interest, or other adjustments allowed by the Note and Security Instrument.

There will be no grace period. Payments must be applied to the account by the due dates specified above.

If this repayment agreement is broken due to payments not being received as specified, EMC can exercise its rights to accept only the total amount due on the account.

The total amount due under this agreement may be paid in full at any time.

The filing of a petition in bankruptcy will immediately terminate this agreement.

If you agree with the terms and conditions of this contract, please sign and return this contract to the address listed below.

If this signed agreement is not received by EMC prior to the due date of the first forbearance payment, this agreement will expire and normal collection procedures will resume.

Sincerely,

Collections Department
1-888-609-2433

Borrower

Date

Borrower

Date

NOTICE: EMC is attempting to collect a debt and any information obtained will be used for that purpose.



05/06/2009 10:02

559--297-1293

FEDEX OFFICE 5186

PAGE 03

EMC BORROWER'S FINANCIAL STATEMENT

LOAN#

Borrower Name:		Home Phone:	Work Phone:	Cell Phone:
CO-Borrower Name:		Home Phone:	Work Phone:	Cell Phone:
Is your home for sale: Yes <input type="checkbox"/> No <input type="checkbox"/>		Agent's Name:		Agent's Phone Number:
Date Listed:	Listed Amount:	Current Listing Price:		
Property Address:				
Mailing Address:				
Total number of persons living at this address:		Number of dependants at this address:		
Have you contacted Credit Counseling Services? Yes <input type="checkbox"/> No <input type="checkbox"/>				
BORROWER INFORMATION		CO-BORROWER INFORMATION		
EMPLOYER NAME		EMPLOYER NAME		
OCCUPATION		OCCUPATION		
SALARY FREQUENCY		SALARY FREQUENCY		
SALARY		SALARY		
SOCIAL SECURITY DISABILITY*		SOCIAL SECURITY DISABILITY*		
CHILD SUPPORT/ALIMONY*		CHILD SUPPORT/ALIMONY*		
RENTAL INCOME*		RENTAL INCOME*		
MISCELLANEOUS INCOME*		MISCELLANEOUS INCOME*		
MONTHLY				
MONTHLY HOUSEHOLD EXPENSES (Combine Borrower & Co-Borrower Expenses Below)				
MORTGAGE PAYMENT		CHILD CARE		
AUTO LOANS		FOOD		
CHARGE CARDS		PHONE / CELL PHONE		
OTHER MORTGAGES		UTILITIES		
TUITION		TRANSPORTATION		
LIFE INSURANCE		CLOTHING / DRY CLEANING		
AUTO INSURANCE		CABLE TV / INTERNET		
MEDICAL / Doctor Bills		ENTERTAINMENT / NEWS		
CHILD SUPPORT / ALIMONY		DEPT STORES/MISC EXPENSES		
TOTALS				
TOTAL INCOME				
TOTAL EXPENSES				
SURPLUS / DEFICIT				
BORROWER ASSETS		Co-Borrower Assets		
CHECKING ACCOUNT BALANCE		CHECKING ACCOUNT BALANCE		
SAVINGS ACCOUNT BALANCE		SAVINGS ACCOUNT BALANCE		
RETIREMENT / 401K		RETIREMENT / 401K		
STOCKS		STOCKS		
EQUITY (PRINCIPAL RESIDENCE)		EQUITY (PRINCIPAL RESIDENCE)		
EQUITY (OTHER REAL ESTATE)		EQUITY (OTHER REAL ESTATE)		
EQUITY (AUTOS)		EQUITY (AUTOS)		
OTHER LIQUID ASSETS		OTHER LIQUID ASSETS		
TOTALS				
TOTAL ASSETS		TOTAL ASSETS		
I (we) agree that the financial information provided is an accurate statement of my (our) financial status. I (we) understand and acknowledge that any action taken by EMC Mortgage on my (our) behalf will be made in strict reliance on the financial information provided. My (Our) signature(s) below grants EMC Mortgage the authority to confirm the information I (we) have disclosed in this financial statement, to verify that it is accurate by ordering a credit report, and to contact my real estate agent and/or credit counseling service representative (if applicable).				
Submitted this _____ day of _____ 20____				
By:	Signature of Borrower	Date:		
By:	Signature of Co-Borrower	Date:		
Before mailing, make sure you have signed and dated the form and attached a copy of your most recent pay stub and bank statements of your checking and/or savings account to it. If you are self-employed, attach a copy of your most recent Federal tax returns with schedules.				