



SEPTEMBER 30, 2011

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PASADENA, CALIFORNIA 91105-2834

We Want to Help You Stay in Your Home

Account: [REDACTED] (the "Loan")

Property Address: [REDACTED]

PASADENA, CALIFORNIA 91105 (the "Property")

Dear Mortgagor(s):

[REDACTED] has reviewed your request for a Loan Modification, and we are pleased to enclose a Loan Modification Agreement ("Agreement") for your review and signature. This Agreement will allow you to bring your Loan current and continue making the new monthly payment for the remainder of the loan term (which may be extended). For more information regarding the Agreement, please see the following:

Terms of the Agreement

The Unpaid Principal Balance of your Loan will be adjusted as follows:

Current Unpaid Principal Balance	\$ 2,899,610.42
Interest	\$ 78,531.10
Escrow Advance ¹	\$ 17,898.27
Recoverable Balance, Foreclosure/Bankruptcy Costs (If applicable) ²	\$ 0.00
Less Credits	\$ 0.00
Adjusted Unpaid Principal Balance	\$ 2,996,039.79

The new principal and interest payment will be \$10,298.22, plus escrow funds of \$1,556.46, which equals a new total monthly payment amount of \$11,854.68. Please note this amount is subject to change if there is an increase or decrease in your taxes or insurance premiums or other escrow items.

Your new due date, upon returning this signed Agreement, will be **NOVEMBER 01, 2011**.

To reduce your mortgage payment, we will extend the term of your mortgage. This means we will spread your payments over a longer period.

The interest rate on your modified Loan will be adjusted as noted in section 2.C of the attached Agreement.

¹ Funds that [REDACTED] was advanced on your behalf to pay taxes and/or insurance premiums or other escrow items.

² These are servicing expenses and/or fees related to foreclosure or bankruptcy that have been assessed to your account.

