



January 28, 2010

RE: Loan Number

Dear

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 payment of \$4,197.30 would be required, which will be applied toward the accrued delinquency and other fees and costs that cannot be included in the modification.

Please sign the enclosed loan modification agreement and return it, along with any payment(s) 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 the aforementioned payment 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: | 04/01/2010 |
| 2. New principal and interest payment amount: | \$1,550.96 |
| 3. *Required escrow payment based on previous analysis: | \$0.00 |
| 4. Estimated new net payment: | \$1,550.96 |
| 5. Modified maturity date: | 03/01/2025 |
| 6. **Interest rate: | 4.375% |

*(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 along with any payment(s) due as reflected in the terms of this letter. 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.

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Please note that the final paragraph of the modification agreement entitled "CORRECTION AGREEMENT" gives us permission to correct any typographical errors in the modification. You do not have to agree to this portion of the contract in order to enter into the modification. However, if you do, please initial where indicated. Please note that the Correction Agreement does not permit us to change any material terms such as interest rate, modification balance, or monthly payment amount. If we can be of further assistance, please call us at (800)662-3806, Mon - Fri 8am-6pm In Your Time Zone.

Sincerely,

America's Servicing Company

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt and, this company has a security interest in the property and will only exercise its right as against the property.

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LOAN MODIFICATION TRANSMITTAL FORM

Part A: Information

Number:
 Date Prepared: 01-28-10
 Phone Number: (800)842-7654
 Fax Number: (866) 590-8910
 Name: America's Servicing Company
 Address:

Part B: Loan Data

Investor Loan Number:
 Loan Number:
 Borrower Name:
 Co-Borrower Name:
 Loan Origination Date: 04-22-03
 Loan Type: Conventional

Property Address:

Mortgage Insurer:
 Certificate Number:
 Has MI Approved? Y / N
 Owner Occupied? OWNER / VACANT / TENANT / UNKNOWN
 Number of Units 1 / 2-4 / OTHER

Part C: Modification Data

	Pre-Modification	Modified
Unpaid Principal Balance	\$ 192,116.83	\$ 204,444.39
Note Rate	5.50000%	4.375%
Monthly P&I Payment	2,246.98	1,550.96
DDLEI(I) Eff. Interest Change Date (II)	00-00	03/01/2010
Maturity Date	05-18	03/01/2025
First Modified Payment Due Date		04/01/2010
New Term (months)		180
Breakdown of Amounts Due:		
Interest (Plus Del Prin if Structured Finance mod)	\$	12,327.56
Escrow		.00
Corp Recov/Title/Mod Fees/Atty/FC/BPO/Appraisal		3,671.30
Borrower's Payment Toward Arrearages	\$	4,197.30
Mortgage Insurer Contribution		.00
Total Capitalized Amount	\$	12,327.56

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LOAN MODIFICATION AGREEMENT
LOAN NUMBER:

THIS LOAN MODIFICATION AGREEMENT made on January 28, 2010, by and between
(the "Borrower(s)") and America's Servicing Company

W I T N E S S E T H

WHEREAS, Borrower has requested, and America's Servicing Company has agreed, subject to the following terms and conditions, to a modification of the note as follows:

NOW THEREFORE, in consideration of the covenants hereinafter set forth and of other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by the parties, it is agreed as follows (notwithstanding anything to the contrary contained in the Note and Mortgage):

1. BALANCE. As of January 28, 2010, the amount payable under the Note and Mortgage (the "Unpaid Principal Balance") is U.S. \$ 192,116.03.
2. EXTENSION. This agreement hereby modifies the following terms of the Note and Security Instrument described herein above as follows:
 - A. The current due date has been extended from 02-01-09 to 04/01/2010.
 - B. The maturity date has been extended from 05-10 to 03/01/2023.
 - C. The amount of interest to be capitalized will be U.S. \$12,327.56. The modified unpaid principal balance is U.S. \$204,444.39.
 - D. 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 of U.S. \$ 204,444.39. The borrower promises to make monthly payments of principal and interest of U.S. \$ 1,550.95, at a fixed yearly rate of 4.375%, not including any escrow deposit, if applicable. If on the maturity date the borrower still owes amount under the Note and Security Instrument, as amended by this Agreement, borrower will pay these amount in full on the maturity date.
3. NOTE AND MORTGAGE. Nothing in this Agreement shall be understood or construed to be a satisfaction or release, in whole or in part of the Borrower's obligations under the Note or Mortgage. Further, except as otherwise specifically provided in this Agreement, the Note and Mortgage will remain unchanged, and borrower and America's Servicing Company will be bound by, and shall comply with, all of the terms and provisions thereof, as amended by this Agreement.

