

United Guaranty Corporation



[Redacted]

Telephone 336/373-0232
Nationwide 800/334-0296
Fax 800/362-7137

Greensboro, NC 27420

UG Certificate Number

To: [Redacted]

Firm:

From: [Redacted]

Date: Thursday, January 15, 2009

Number of Pages (including cover): 04

Re: [Redacted]

This communication is directed to and is for the use of the individual or entity to which it is addressed. It may contain information that is confidential and exempt from disclosure under applicable law. If you are not the intended recipient, you are hereby notified that any distribution, dissemination, or copy of this communication is strictly prohibited. If you have received this communication in error, please contact the sender immediately then delete or destroy the material in its entirety.

AIG United Guaranty

United Guaranty Residential
Insurance Company of North Carolina
230 N. Elm Street/27401
P.O. Box 20327
Greensboro, NC 27420-0327
336.373.0232
800.334.0296
336.273.1785 Fax

January 15, 2009

[Redacted]

RE: [Redacted]
Property [Redacted]
United Guaranty Cert. [Redacted]

Dear [Redacted]

We are in receipt of your fax concerning a loan modification on the referenced account. Please be advised that in my previous conversations with [Redacted] we had brought their account current and put the arrears at the end of the loan. As I have advised [Redacted] United Guaranty is willing to work with them to help them to keep their home.

The current terms of their loan are monthly payments of \$1048.96 and a fixed interest rate of 8%. United Guaranty is not a lender but rather a PMI company that insures lender's against borrower default. While we do not have a "formal" modification form, we can change the interest rate and payment amount to help the [Redacted]. This letter will confirm these changes.

That being said, I will lower their interest to a fixed rate of 5% from 8%, reduce their monthly payment from \$1048.96 to \$900.00. Their loan is currently due for December 15, 2008. The payment calculator shows this to equal 204 payments @ \$900.00 each with the final payment being \$161.98.

We will put the December payment and the January 15, 2009 payment at the end of the loan also to give them a little more time. Their next payment is due on February 15, 2009 in the amount of \$900.00.

Attached is an updated statement for the [Redacted] showing the new payment and interest amount. Should you have any questions, you may reach me by calling 800-334-0296, extension 0297.

Sincerely,

Linda H. Stevens

[Redacted]

Legal/Bankruptcy Analyst

[Redacted]

**United Guaranty Residential
Insurance Company of North Carolina**
 230 N. Elm Street/27401
 P.O. Box 20327
 Greensboro, NC 27420-0327
 336.373.0232
 800.334.0296
 336.273.1785 Fax

Account Number	Due Date	Amount Due	Amount Paid
	2/15/2009	\$ 900.00	

New Address Information

New Street Address _____

 New City, State Zip _____
 New Phone Number _____

Return the above portion with your
 payment to:
United Guaranty Residential Insurance
 Company of North Carolina
 PO Box 601860
 Charlotte, NC 28260-1860

Date of Last Payment	Last Payment Amount	Applied to Principal	Applied to Interest	Current Amount Due	Current Interest Rate	Principal Balance
12/16/2008	\$ 1,048.96	\$ 634.89	\$ 414.07	\$.00	5.00	\$ 123,584.96

ASK US ABOUT OUR AUTO DRAFT AND PAYMENT BY PHONE OPTIONS...

Your current interest rate 5.00%

For payoff and questions concerning your account to please contact us at 800/334-0296