

Loan Modification Success Case

Name of Lender (Bank):

Countrywide Home Loans

<http://my.countrywide.com/>

Original Interest:

5.6%

Original Payment:

\$7,844.85

New Interest:

3%

New Payment:

\$1,253.64

Please visit our website at:

<http://www.stopbanks.com/> or call us at 877-529-5090.



Attn: Home Retention Division
Countrywide Modification

Notice Date: February 11, 2009

Account No.: [REDACTED]

Property Address:
[REDACTED]

IMPORTANT MESSAGE ABOUT YOUR LOAN

We are pleased to advise you that your loan modification has been approved. In order for the modification to be valid, the enclosed documents need to be signed and returned.

The following amounts will be added to your current principal balance, resulting in a modified principal balance of \$350,194.85 prior to your first payment date. The amount added to your loan is:

Interest :	\$7,844.85
Fees:	\$30.00
Escrow:	\$0.00
Total:	\$7,874.85

Your new modified monthly payment will be \$1,253.84, effective with your April 1, 2008 payment. This payment is subject to change if your escrow account is reanalyzed or if you have a step rate, interest only or adjustable rate loan type. Your current interest rate is 5.5%. Your new interest rate will be 3%. We are fixing this rate for a period of 480 months. This Agreement will bring your loan current; however, you are still required to pay back the entire unpaid principal by the maturity date for your loan.

Your new reduced interest rate will be effective as of March 1, 2009 and it will remain in effect until March 1, 2049.

A breakdown of your payment is as follows:

P&I Payment:	\$1,253.84
Escrow:	\$0.00
Total Payment:	\$1,253.84

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