

Loan Modification Success Case

Name of Lender (Bank):

Aurora Loan Services

<https://www.myauroraloan.com/>

Original Interest:

0%

Original Payment:

\$850,000

New Interest:

0%- Settlement

New Payment:

\$43,797.99

Please visit our website at:

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

AURORA LOAN SERVICES

WORKOUT AGREEMENT

BY AND BETWEEN AURORA LOAN SERVICES

AND

Property Address: [REDACTED]

Loan No. [REDACTED]

This Workout Agreement is made March 25, 2009, by and between AURORA LOAN SERVICES ("Lender") located at 2617 College Park, Scottsbluff, NE 69361, and [REDACTED] ("Customer").

WHEREAS, Lender is the servicing agent and/or the owner and holder of a certain Note dated 12-22-05, executed and delivered by Customer, in the original principal amount of \$ 850,000 (the "Note"). The Note is secured by a mortgage, deed of trust or comparable security instrument dated 12-22-05, (the "Security Instrument"), on the property located at the address specified above (the "Property"). The Note and Security Instrument are collectively referred to as the "Loan Documents".

WHEREAS, Customer is in default under the Loan Documents, has failed to make payment of monthly installments of principal, interest, and escrow, if any, and has incurred additional expenses authorized under the Loan Documents, resulting in a total arrearage now due of \$ 43,797.99, as more particularly set forth below:

Unpaid monthly payment(s) of PITI* from 08-01-08 through and including 03-25-09	\$	41,334.36
Accrued Late Charges		678.00
NSF Charges		.00
Legal Fees		374.50
Corporate Advances**		2,111.63
Other Fees***		.00
Minus Credit (suspense balance/partial payment)		700.50
Total Amount Due (the "Arrearage")	\$	43,797.99

* "PITI" means the monthly payment of principal, interest, and escrows, required, for taxes and insurance premium installments.

** "Corporate Advances" include, but are not limited to, property inspection fees, property preservation fees, legal fees, foreclosure fees and costs, appraisal fees, BPO (i.e. broker price opinion) fees, title report fees, recording fees, and subordination fees.

*** "Other Fees" include, but are not limited to, short payment advances and Speed ACH fees.



AURORA LOAN SERVICES

WORKOUT AGREEMENT

BY AND BETWEEN AURORA LOAN SERVICES

AND

Property Address: [REDACTED]

Loan No. [REDACTED]

This Workout Agreement is made February 20, 2009, by and between AURORA LOAN SERVICES ("Lender") located at 2617 College Park, Scottsbluff, NE 69361, and [REDACTED] (individually and collectively, "Customer").

WHEREAS, Lender is the servicing agent and/or the owner and holder of a certain Note dated 05-15-06, executed and delivered by Customer, in the original principal amount of \$ 650,000 (the "Note"). The Note is secured by a mortgage, deed of trust or comparable security instrument dated 05-15-06, (the "Security Instrument"), on the property located at the address specified above (the "Property"). The Note and Security Instrument are collectively referred to as the "Loan Documents".

WHEREAS, Customer is in default under the Loan Documents, has failed to make payment of monthly installments of principal, interest, and escrow, if any, and has incurred additional expenses authorized under the Loan Documents, resulting in a total arrearage now due of \$ 26,435.53, as more particularly set forth below:

Unpaid monthly payment(s) of PITI* from 06-01-08 through and including 02-20-09	\$ 23,138.36
Accrued Late Charges	291.47
NSF Charges	.00
Legal Fees	2,563.70
Corporate Advances**	442.00
Other Fees***	.00
Minus Credit (suspense balance/partial payment)	.00
Total Amount Due (the "Arrearage")	\$ 26,435.53

* "PITI" means the monthly payment of principal, interest, and escrows, required, for taxes and insurance premium installments.

** "Corporate Advances" include, but are not limited to, property inspection fees, property preservation fees, legal fees, foreclosure fees and costs, appraisal fees, BPO (i.e. broker price opinion) fees, title report fees, recording fees, and subordination fees.

*** "Other Fees" include, but are not limited to, short payment advances and Speed ACH fees.

