

Modification Cover Sheet

Date: 2.23.10

Negotiator: [REDACTED]

Law Group: Habashy Law Firm

Client Name: [REDACTED]

2st Lender: PNC Mortgage

Type of Modification: Settlement/Repayment Plan

Principal Balance: \$170,282.00

Settlement Offer \$38,000.00

Repayment Plan: Feb. thru May of \$383.41

Balance will be paid off in June.

LEGAL DEBT SOLUTIONS

NOTES: PROFESSIONAL LAW CORPORATION

[REDACTED]
[REDACTED]
[REDACTED]

National City

PO Box 856153
Louisville KY 40285-6153

Installment Loan Statement

Including Activity Through: October 15, 2009

Total Due Summary

Payment Due: \$383.31
Past Due Payments: - due immediately \$766.63

Minimum Amount Due: \$1,149.94
Due Date: 11/03/09

Total Late Fees Owed: \$2,306.48
Total Other Fees Owed: \$120.00
Total Payment and Fees: \$3,576.42
Ending Principal Balance* \$170,282.04

*This is NOT your payoff amount.

Loan Account Number: [REDACTED]
Payments Remaining: [REDACTED]

Transaction Detail

Date	Description	Total Amount
10/13/09	Late Charge Assessed	-40.00

Principal Only Payments Send your payment and written instructions to the following address. Please include your name and account number.

As of the date of this statement, your account is past due - please mail your payment and the attached coupon to us in the envelope provided as soon as possible. **NOTE ABOUT FEES:** Regular payments must be received before the "late fees assessed" date to avoid late fees. Fees are added to the total amount due as they occur. Full or partial fee payments may be added to any regular payment. To make an automated payment by telephone please call [REDACTED] In order to perform the automated payment option you must have your checking account information available. If you have any questions about your loan or other payment options, please call us toll-free at [REDACTED]

This is an attempt to collect a debt (claim) and any information obtained will be used for that purpose.

RE-004

visit our website at [REDACTED].com



DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT.

PAYMENT NO.
[REDACTED]

ACCOUNT NUMBER
[REDACTED]

AMOUNT DUE	DUE DATE
\$1,149.94	11/03/09

"LATE FEE ASSESSED" - PAY ON OR AFTER	
\$1,189.94	11/14/09

To ensure proper credit, please write the account number on the check and show this amount paid in the boxes below.

[REDACTED]

AMOUNT PAID \$

[REDACTED]

[REDACTED]

[REDACTED]

[REDACTED]

you have questions or want to discuss other payment options - including automatic payments or online banking - please call our customer service center toll-free at [REDACTED] Thank you.

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