



P.O. Box 631730
Irving, Tx 75063-1730

March 11, 2009

JAMES [REDACTED]
[REDACTED]
SICKLERVILLE NJ 08081

Re: Loan Modification Agreement
Loan Number: [REDACTED]

Dear JAMES [REDACTED]:

I am pleased to advise you that your request for a loan modification has been approved. The terms of the modification will be as follows:

STEP-FIXED Interest Rate	3.750%
Term:	329
Maturity Date:	09/01/2036
New Principal Balance	\$212,708.60
New P & I:	\$1,035.79
Estimated Monthly Escrow Deposit:	\$364.61
New Total Monthly Payment:	\$1,400.40
First Payment Due Date:	05/01/2009

SAVINGS
OF \$512/mo

1912.74
↓
1400.40

Your loan modification approval was based on a contribution in the amount of \$292.75 which was received on 01/05/2009. This contribution will be applied to the outstanding fees and balances on your loan. Also, as a condition of your modification, American Home Mortgage Servicing, Inc. may establish a mandatory escrow account for the life of the loan.

One original of the Modification Agreement should be signed, notarized if needed and returned to our office in the enclosed pre-paid envelope. The executed and notarized (if needed) Modification Agreements are due in our office by 03/25/2009.

If you have questions concerning this letter, please contact me at (888) 275 -2648.

Loan Management Consultant
Home Retention Team
IVW