



Ref: loan [REDACTED]

Dear [REDACTED]

We are pleased to advise you that your request for a loan modification is approved. The Loan Modification documents are enclosed for your review and signature.

Your new monthly payment will be due on 1st day of May, 2011 in the amount of \$ 1,694.78. This payment amount consists of Principal and Interest \$ 1,028.10 and Taxes and Insurance \$ 666.68.

Enclosed you will find two copies of the Loan Modification Agreement. Please sign one copy of the Loan Modification Agreement and initial Schedule A where indicated with the stickers. Please do not sign over the stickers. You can remove the stickers after you have signed the Agreement. Please retain one copy of the Loan Modification for your records.

Please return the signed documents via overnight mail to us before the date indicated in the Agreement. A self-addressed UPS prepaid envelope is enclosed for your assistance.

If you have any questions concerning the terms of your agreement, please contact the Home Retention Contact Center at 877-304-3100.

Sincerely,

Loan Closer

THIS COMMUNICATION IS FROM A DEBT COLLECTOR BUT DOES NOT IMPLY THAT AMERICAN HOME MORTGAGE SERVICING, INC., IS ATTEMPTING TO COLLECT MONEY FROM ANYONE WHOSE DEBT HAS BEEN DISCHARGED PURSUANT TO (OR WHO IS UNDER THE PROTECTION OF) THE BANKRUPTCY LAWS OF THE UNITED STATES; IN SUCH INSTANCES, IT IS INTENDED SOLELY FOR INFORMATIONAL PURPOSES AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT.

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