



April 21, 2009

EUGENE [REDACTED]
[REDACTED]
HASKELL, NJ 07420

SAVINGS
OF
\$895.87/m

RE: Loan Number [REDACTED]

Dear EUGENE [REDACTED]

Enclosed is the loan modification agreement we discussed. Please review the documents carefully and return both signed copies to BankUnited.

New Loan Terms:

- Payment Amount Including Escrow (if applicable): \$2,850.24
- First Payment Due Date: **May 1, 2009**
- Loan Program: **MAP 30 YEAR FIXED**
- Interest Rate: **5.7500**
- Prepayment penalty: none

3746.11
↓
2850.24

Next Steps:

1. Sign your name exactly as it appears and have both copies notarized.
2. Enclose a check made payable to BankUnited FSB for the loan modification fee of **\$620.00** in the package with your signed loan documents.
3. Enclose a check payable to **DISCOUNT MORTGAGE WAREHOUSE INC.** in the amount of **\$830.00** in the package with your signed loan documents.
4. Send both copies to BankUnited in the enclosed postage paid overnight envelope.
5. Keep a copy of the overnight package tracking number so you can check on the delivery status.

Your first payment reflecting the modification is due **May 1, 2009** and should be sent to BankUnited, PO Box 538613, Atlanta, GA 30353-8613. You can also set up automatic debits of payments at www.bankunited.com.

Your failure to return these documents within two weeks will force us to cancel the modification agreement. You will be responsible for the previous terms and conditions of your loan.

If you have any questions, please call your modification officer at **781-996-4308**

We are pleased to help you modify your loan. We appreciate your business.

Sincerely,

BankUnited Loan Modification Department

P.S. Please return signed notarized copies of the documents in the enclosed overnight envelope within the next two weeks to take advantage of this loan modification.