

LOAN MODIFICATION

11802 Ridge Parkway, Suite 100-HRM
Broomfield, CO 80021

Notice Date: November 16, 2012

[REDACTED]
[REDACTED]
[REDACTED]

Account No.: [REDACTED]
Property Address:
[REDACTED]
[REDACTED]

ABOUT YOUR LOAN

COMMITMENT TO MODIFY MORTGAGE

Account Number:
Property Address:

[REDACTED]
[REDACTED]
[REDACTED]

Original Note Amount:
Date of original mortgage:
(The foregoing is called the "Mortgage")

\$215,180.00
15th of April, 2008

WHAT THIS MEANS

This letter constitutes a commitment to modify the Mortgage (identified above), subject to the terms and conditions stated below. This letter contains our offer, and it permits you to accept this offer. When signed by you, this letter will constitute your agreement to these terms and conditions.

Our records indicate the Mortgage is currently in default. Although we are willing to modify the loan as described in this letter, please be advised that we will continue to pursue collection action. This action may include foreclosure. Upon completion of the modification process, which means all of the terms of this Commitment will have been met, your loan will be deemed current and we will cease collection activity on your loan. However, if you fail to sign this commitment or if you fail to perform as required in this commitment, we will complete our collection action, including foreclosure if necessary.

WHAT YOU NEED TO DO

If you want to accept this commitment, you must sign this commitment and deliver it to Bank of America, N.A. by December 16, 2012. Failure to do so will result in the automatic withdrawal by Bank of America, N.A. of the offer to modify without further notice.