



HOME LOANS

Attn: Home Retention Division
Countrywide Modification
31 Inwood Rd
Rocky Hill, CT 06067

Notice Date: August 14, 2008

Account No.: 1253 [REDACTED]

JOSE [REDACTED]

Huntington Station, NY 11746

Property Address:

[REDACTED] HUNTINGTON
STATION, NY 11746

IMPORTANT MESSAGE ABOUT YOUR LOAN

We are pleased to advise you that your loan modification has been approved. In order for the modification to be valid, the enclosed documents need to be signed and returned.

The following amounts will be added to your current principal balance, resulting in a modified principal balance of \$266,737.54 prior to your first payment date. The amount added to your loan is:

Interest:	\$4,317.72
Fees:	\$0.00
Escrow:	<u>\$0.00</u>
Total:	\$4,317.72

Your new modified monthly payment will be 1,645.29, effective with your September 1, 2008 payment. This payment is subject to change if your escrow account is reanalyzed or if you have a step rate, interest only or adjustable rate loan type. Your current interest rate is 9.875%. Your new interest rate will be 3%. We are fixing this rate for a period of 5 years. This Agreement will bring your loan current; however, you are still required to pay back the entire unpaid principal by the maturity date for your loan. *

Your new reduced interest rate will be effective as of September 1, 2008 and it will remain in effect until August 1, 2013.

A breakdown of your payment is as follows:

P&I Payment :	\$1,185.69
Escrow:	\$459.60
Total Payment:	\$1,645.29

WHAT YOU SHOULD DO

Please sign, date and return one (1) complete set of enclosed documents to us in the re-usable Fed-Ex envelope. Please use the return label provided and mail no later than September 14, 2008 to the following address:



HOME LOANS

Countrywide Modification, 31 Inwood Rd, Rocky Hill, CT 06067

If you have questions, Loan consultants are standing by from 8:00 AM until 8:00 PM CT Monday through Friday, and 8:00 AM until 3:00 PM Central time on Saturday except holidays at 1-877-6-HEART-8 (1-877-643-2788)