

WSB Mortgage Services, Inc. and American Mortgage Modification Services, Inc. Sample Modification Results

Part C: Modification Data		
	Pre-Modification	Modified
Unpaid Principal Balance	\$ 208,080.54	\$ 213,968.96
Note Rate	6.50000%	4.500%
Monthly P&I Payment	1,390.55	961.92
DDLPI(I) Eff. Interest Change Date (II)	00-00	01/01/2009
Maturity Date	12-35	01/01/2049
First Modified Payment Due Date		02/01/2009
New Term (months)		480
Breakdown of Amounts Due:		
Interest (Plus Del Prin if Structured Finance mod)	\$	5,635.51
Escrow		252.91
Corp Recov/Title/Mod Fees/Atty/FC/BPO/Appraisal		.00
FHLMC 2% Fee		.00
Borrower's Payment Toward Arrearages	\$.00
Mortgage Insurer Contribution		.00
Total Capitalized Amount	\$	5,888.42

LC176/EA8

Wells Fargo Home Mortgage
Is a division of Wells Fargo Bank, N.A.

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, notarized, and returned with the requested certified funds.

The following amounts will be added to your current principal balance, resulting in a modified principal balance of \$258,988.10 prior to your first payment date. The amount added to your loan is:

Interest:	\$4,648.68
Fees:	\$0.00
Escrow:	\$775.22
Total:	\$5,423.90

Your new modified monthly payment will be \$1,007.67, effective with your January 1, 2009 payment. This payment is subject to change if your escrow account is reanalyzed or if you have a step rate or adjustable rate loan type. A breakdown of your payment is as follows:

**NEW
P+I**

Principal and Interest	\$755.38
Escrow Items:	\$252.29
Optional Insurance:	\$0.00
Total Payment:	\$1,007.67

**OLD:
#1162.17
I/O**

The following amounts must be paid in CERTIFIED FUNDS in order for the modification to become effective:

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 \$294,930.71 prior to your first payment date. The amount added to your loan is:

Interest:	\$12,530.82
Fees:	\$15.00
Escrow:	\$0.00
Total:	\$12,545.82

Your new modified monthly payment will be \$1,202.38, effective with your January 1, 2009 payment. This payment 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 8.875%. Your new interest rate will be 4.25%** We are fixing this rate for a period of 5 years. Please be advised your monthly payment will increase significantly when the interest-only period expires,

CHANGE IN TERMS AGREEMENT

Principal	Loan Date	Maturity	Loan No	Call/Col	Account	Officer	Initials
\$104,813.32	12-01-2008	12-01-2038		C450			

References in the boxes above are for Lender's use only and do not limit the applicability of this document to any particular loan or item. Any item above containing "----" has been omitted due to text length limitations.

Borrower:

[REDACTED]

Lender:

M&I BANK FSB
 FSB-Nevada
 3993 Howard Hughes Parkway
 Suite 100
 Las Vegas, NV 89109

Principal Amount: \$104,813.32

Date of Agreement: December 1, 2008

DESCRIPTION OF EXISTING INDEBTEDNESS. The Existing Indebtedness is a note executed by the above named Borrower(s) dated 08/09/2007 with an unpaid principal balance as of the date of this Agreement in the amount of \$105,850.00, plus any accrued unpaid interest and fees. The Existing Indebtedness is also sometimes referred to herein as the "original obligation or obligations".

DESCRIPTION OF COLLATERAL. The Existing Indebtedness is secured by an interest in real estate given by a security instrument dated 08/09/2007 on property located at [REDACTED]

DESCRIPTION OF CHANGE IN TERMS. The term of the Existing Indebtedness is extended with a final maturity date and additional periodic payments as set forth below, and the rate of interest charged on the unpaid principal balance of the Existing Indebtedness is changed to the fixed rate set forth herein. This Change in Terms Agreement provides for the renewal and modification of the Existing Indebtedness and does not satisfy or extinguish the Existing Indebtedness.

PAYMENT. I will pay this loan in accordance with the following payment schedule: 359 monthly consecutive principal and interest payments of \$595.12 each, beginning January 1, 2009, with interest calculated on the unpaid principal balances at an interest rate of 5.500% per annum, and one principal and interest payment of \$593.92 on December 1, 2038, with interest calculated on the unpaid principal balances at an interest rate of 5.500% per annum. This estimated final payment is based on the assumption that all payments will be made exactly as scheduled; the actual final payment will be for all principal and accrued interest not yet paid, together with any other unpaid amounts on this loan.



Mortgage Services, Inc.

866-309-6626