

Bank of America



KEEP FOR
YOUR RECORDS

BAC Home Loans Servicing, LP
Attn Home Retention Division: CA6-919-01-43
400 Countrywide Way
Simi Valley, CA 93065

October 13, 2009

RE: BA2 Lo [REDACTED]
Property [REDACTED]
Address MUSKEGON, MI 49441

[REDACTED]
Muskegon MI 49441

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, 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 \$148,066.86 prior to your first payment date. The amount added to your loan is:

Interest:	\$17,472.03
Fees:	\$0.00
Escrow:	\$1,182.78
Total:	\$18,661.81

Your new modified monthly payment will be \$1,255.57, effective with your December 26, 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:

Principal and Interest	\$897.49
Escrow / Option ins:	\$358.08
Total Payment	\$1,255.57

WHAT YOU SHOULD DO

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

Modification Fee:	\$0.00
Title and Recording Fees:	\$0.00
Delinquent Escrow:	\$1,239.00
Foreclosure Fees:	\$0.00
Bankruptcy Fees:	\$0.00
Field Inspection Fees:	\$210.00
Outstanding Late Charges:	\$0.00
NSF/Misc. Fees:	\$0.00
Delinquent Mortgage Payment(s):	\$0.00
Modified Mortgage Payment(s):	\$0.00
Partial Payment:	(\$249.00)
Total Amount Due:	\$1,200.00

This offer is contingent on the following:

- Copy of your most recent supporting income receipts (pay stubs). If you are self-employed, please include the last 2 quarters of your Profit and Loss Statements (PL Statements). If you have recently secured new employment, please include a letter from your employer verifying net and gross income. Please do not send originals.
- A lender's title insurance policy or endorsement, which insures the Modified Mortgage as a valid lien in accordance with our requirements. If you have any other encumbrances on the property, then you may be required to obtain agreements by which other secured creditors subordinate their interest to the Modified Mortgage.

This offer is contingent upon BAC Home Loans Servicing, LP receiving relief from the Automatic Stay for any bankruptcy in which the property referred to in the Loan Modification Agreement is included at the time of the modification.

If any issues arise between the date of this commitment and the date on which all of the terms and conditions of this letter are finalized, including, but not limited to, deterioration in the condition of the property, lawsuits, liens, additional expenses and defaulted amount, then we may terminate this offer and pursue all collection action, including foreclosure.

Bank of America



KEEP FOR
YOUR RECORDS

This letter does not stop, waive or postpone the collection actions, or credit reporting actions we have taken or contemplate taking against you and the property. In the event that you do not or cannot fulfill ALL of the terms and conditions of this letter no later than October 23, 2009, we will continue our collections actions without giving you additional notices or response periods.

The following documents have been enclosed.

Modification Agreement

Must be signed in the presence of a Notary. The notary acknowledgment must be in recordable form. All parties who own an interest in the property must sign the modification agreement as their name appears.

California All Purpose Acknowledgment

This document will only be used if the loan modification agreement is being executed in the state of California. It will be utilized by a notary of the state of California in place of the notary section contained in the Loan Modification Agreement.

The following documents may have been included if applicable to your loan:

PayOption Loan Disclosure

All parties who own an interest in the property must sign the PayOption Loan Disclosure as their name appears.

Bankruptcy Disclosure

All parties who own an interest in the property must sign the Bankruptcy Disclosure as their name appears.

Please return all of the enclosed documents to us in the enclosed pre-paid FED EX envelope no later than October 23, 2009 together with a certified check or money order (with loan number on the check) in the amount of \$1,200.00 to the following address:

BAC Home Loans Servicing, LP
Attn Home Retention Division, CA6-919-01-43
400 Countrywide Way
Simi Valley, CA 93065

THANK YOU FOR YOUR BUSINESS

HOPE Department

SEE FOR
YOUR RECORDS

Loan # [REDACTED]

FOR INTERNAL USE ONLY

LOAN MODIFICATION AGREEMENT (Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 13th day of October 2009, between [REDACTED] and BAC Home Loans Servicing, LP (Lender), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the Security Instrument), dated the 21st day of February 2007 and in the amount of \$130,600.00 and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as in the 'Property', located at [REDACTED] MUSKEGON, MI 49441.

SAME AS IN SAID SECURITY INSTRUMENT

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

- As of the 26th day of December 2009, the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U.S. \$148,066.86 consisting of the amount(s) loaned to the Borrower by the Lender which may include, are not limited to, any past due principal payments, interest, fees and/or costs capitalized to date.
- The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 5.750% from the 26th day of November 2009. The Borrower promises to make monthly payments of principal and interest of U.S. \$697.49 beginning on the 26th day of December 2009, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on the 26th day of February 2037 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.
- The Borrower will make such payments at 400 Countrywide Way, Simi Valley, CA 93065 or at such other place as the Lender may require.
- Nothing in this agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Note and Security Instrument. Except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and the Borrower and Lender will be bound by, and comply with, all terms and provisions thereof, as amended by this Agreement.
- In consideration of this Modification, Borrower agrees that if any document related to the Security Instrument, Note and/or Modification is lost, misplaced, misstated, inaccurately reflects the true and correct terms and conditions of the loan as modified, or is otherwise missing, Borrower(s) will comply with Lender's request to execute, acknowledge, initial and deliver to Lender any documentation Lender deems necessary. If the original promissory note is replaced the Lender hereby indemnifies the Borrower(s) against any loss associated with a demand on the original note. All documents Lender requests of Borrower(s) shall be referred to as Documents. Borrower agrees to deliver the Documents within ten (10) days after receipt by Borrower(s) of a written request for such replacement.

As evidenced by their signatures below, the Borrower and the Lender agree to the foregoing

[REDACTED] _____ Dated _____

STATE OF _____
COUNTY OF _____
On _____ Before _____

Notary Public, personally appeared _____ personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal. _____
Signature

BAC Home Loans Servicing, LP

KEEP FOR YOUR RECORDS

By: _____

Dated: _____

STATE OF _____

COUNTY OF _____

On _____ Before _____

Notary Public, personally appeared _____

personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

Signature

www.yourfastmood.org

BAC Home Loans Servicing, LP
Attn Home Retention Division: CA6-919 3
400 Countrywide Way
Simi Valley, CA 93065

October 13, 2009

[Redacted]
Muskegon MI 49441

RE: BA2 Lo [Redacted]
Property [Redacted]
Address MUSKEGON, MI 49441

KEEP FOR
YOUR RECORDS

RATE CHANGE NOTICE

IMPORTANT MESSAGE ABOUT YOUR LOAN

Your loan has been converted from an Adjustable Rate Mortgage (ARM) into fixed rate mortgage

HOW WE CALCULATE YOUR NEW MONTHLY PAYMENT

Step 1: Your new Interest rate:

Interest Rate	Current	New
	9.480%	5.750%

Step 2: Determine new Payment amount:

Your new monthly interest rate and payment are fixed as shown below:

New Interest Rate	5.750%
Anticipated Principal Balance ¹	\$148,066.86
Remaining Term	327
New Principal and Interest payment	\$897.49
New Payment Effective	12/26/2009

If you have an escrow account, this notice does not address any changes to your escrow payment. Please refer to your monthly statement for information regarding your current escrow payment.

Please be advised, this letter is null and void if the properly signed and executed Modification Documents are not returned by October 23, 2009.

¹ Anticipated principal balance is the unpaid principal that you are expected to owe at the Payment Change Date, and is calculated based on the assumption that principal and interest payments will be remitted on payments due prior to the new payment effective date.

THANK YOU FOR YOUR BUSINESS

You are a valued customer at BAC Home Loans Servicing, LP and it is our continued goal to provide you with the highest level of customer satisfaction.

As evidenced by their signatures below, the Borrower and the Lender agree to the foregoing.

[Redacted Signature]

Dated: _____

BAC Home Loans Servicing, LP

By: _____ Dated: _____