



P.O. Box 631730
Irving, TX 75063-1730

Customer Care Department 1-877-304-3100
7:00AM - 9:00PM CST Monday through Friday
7:00AM - 4:00PM CST Saturday
Website: www.ahmsi3.com

069603/ RE

BOSTON MA 02128-3025



Property Address:

BOSTON MA 02128

MONTHLY BILLING STATEMENT

Statement Date 02/16/09
Payment Due Date 04/01/08
Loan Number

Item Description
Principal Balance \$380,043.86
Escrow Balance \$2,839.23-
Unpaid Late Charges \$883.52
Interest Rate 7.000%

Payment Elements
Principal & Interest \$2,677.23
Escrow \$631.21
Optional Products \$.00
Other \$.00
Total Payment **\$3,308.44**

Year To Date
Interest \$.00
Taxes \$549.96

IMPORTANT MESSAGES

American Home Mortgage Servicing Inc. has made it easier than ever to view and access account information through many of our self service options. Log onto www.ahmsi3.com to learn more on how to make payments online, order payoff statements, access your loan history and much more! Our secure website is available for your convenience 24 hours a day.

TRANSACTIONS SINCE LAST STATEMENT

Date	Description	Principal	Interest	Escrow	Misc.	Late/Other Charges	Total
01/20	CITY TAX DISBS						
02/16	LATE CHG ASSMT						
	DUE: 01/09			\$549.96-		\$80.32-	

SPECIAL MESSAGES

AHMSI customers have many different options besides mail when it comes to making your monthly payment. Below is a listing of the services that we provide for your convenience. For more information on how to choose a payment option you may visit our website at www.ahmsi3.com or call our Customer Care Department.

Payment Method Options

Method	Description	0-5 Days	6-10 Days	11-16 Days	17+ Days
ACH	Automatic Withdrawal	Free	Free	N/A	N/A
EBPP	WEB	\$3.95	\$5.95	\$7.95	\$9.95
Western Union	Self Service	\$9.95	\$9.95	\$9.95	\$12.95
Western Union	AGENT	\$16.95	\$16.95	\$16.95	\$16.95

Please detach the mortgage payment coupon at perforation above and return with payment.



To change address and phone number, check here and complete back of form.

To avoid additional charges, we must receive your payment no later than 2:30 PM Central Standard Time on 03/16/09. Funds received after 2:30 PM CST will be credited to your account the next business day.

Loan Number:
Payment Due Date 04/01/08*
Current Payment **\$3,308.44**
Past Due Payment(s) \$36,302.84
Unpaid Late Charges \$883.52
Other Charges \$130.00
Optional Products \$.00
Total Amount Due \$40,714.80
After 03/16/09 Add Late Charge Of \$80.32
Total Payment After 03/16/09 \$40,795.12

AMERICAN HOME MORTGAGE SERVICING, INC.
PO BOX 680029
DALLAS TX 75266-0029

Additional Principal \$ _____
Additional Escrow \$ _____
Other \$ _____
Total Amount Paid \$ _____

Investor Loan # _____

HOME AFFORDABLE MODIFICATION AGREEMENT (Step Two of Two-Step Documentation Process)

Borrower ("I"):

Lender or Servicer ("Lender"): American Home Mortgage Servicing, Inc.

Date of first lien recording, deed of trust, or security deed ("Mortgage") and Note ("Note"): 5/9/2005

Loan Number:

Property Address ("Property"): BOSTON MA 02128

If my representations in Section 1 continue to be true in all material respects, then this Home Affordable Modification Agreement ("Agreement") will, as set forth in Section 3, amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement and not defined have the meaning given to them in Loan Documents.

I understand that after I sign and return two copies of this Agreement to the Lender, the Lender will send me a signed copy of this Agreement. This Agreement will not take effect unless the preconditions set forth in Section 2 have been satisfied.

1. My Representations. I certify, represent to Lender, and agree:

- A. I am experiencing a financial hardship, and as a result, (i) I am in default under the Loan Documents, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
- B. I live in the Property as my principal residence, and the Property has not been condemned;
- C. There has been no change in the ownership of the Property since I signed the Loan Documents;
- D. I have provided documentation for all income that I receive (and I understand that I am not required to disclose child support or alimony unless I chose to rely on such income when requesting to qualify for the Home Affordable Modification program ("Program"));
- E. Under penalty of perjury, all documents and information I have provided to Lender in connection with this Agreement, including the documents and information regarding my eligibility for the Program, are true and correct;
- F. If Lender requires me to obtain credit counseling in connection with the Program, I will do so; and
- G. I have made or will make all payments required under a Trial Period Plan or Loan Workout Plan.

2. Acknowledgements and Preconditions to Modification. I understand and acknowledge that:

If prior to the Modification Effective Date as set forth in Section 3 the Lender determines that any of my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Agreement will terminate. In that event, the Lender will have all of the rights and remedies provided by the Loan Documents; and

B. I understand that the Loan Documents will not be modified unless and until (i) I receive from the Lender a copy of this Agreement signed by the Lender, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. I further understand and agree that the Lender will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Agreement.

1 If more than one Borrower or Mortgagor is executing this document, each is referred to as "I." For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

