



Return Mail Operations
 PO Box 10388
 Des Moines, IA 50306-0388

Monthly Mortgage Statement

Statement Date 12/18/08
 Loan Number

Customer Service

Online
 mortgageaccountonline.com

Telephones
 800-842-7654

Hours of Operation
 M - F 8 AM - 6 PM in your
 time zone

Fax
 866-453-6315

Payments
 PO Box 1820
 Newark NJ 07101

Correspondence
 PO Box 10328
 Des Moines IA 50306



EVERETT MA 02149-5108



Summary

Payment (Principal and/or Interest, Escrow)	<u>\$2,345.56</u>
Optional Product(s)	\$0.00
Current Monthly Payment 01/01/09	\$2,345.56
Overdue Payments 09/01/08 - 12/01/08	\$8,793.34
Unpaid Late Charge(s)	\$386.29
Other Charges	\$70.00
TOTAL PAYMENT DUE 01/01/09	\$11,595.19

<i>Remarks Address</i>	
EVERETT MA 02149	
Unpaid Principal Balance	\$285,575.89
<i>(Contact Customer Service for your payoff balance)</i>	
Interest Rate	7.875%
Interest Paid Year-to-Date	\$14,541.69
Taxes Paid Year-to-Date	\$0.00
Escrow Balance	\$2,673.85-

Important Messages

Your monthly mortgage payment has not been received. Please make your payment immediately. If you have any questions about your account or are unable to send your payment, please contact one of our loan counselors at 800-842-7654.

Activity Since Your Last Statement

Date	Description	Total	Principal	Interest	Escrow	Late Charge	Other
12/16	LATE FEE					\$69.29-	

Late charges are assessed after the close of business on the assessment date and only after all payments received have been applied.

001358002717 ACN2U2 1339 ETM1C001 1

Please detach and return with your payment



Loan Number	
Current Monthly Payment Due	<u>\$2,345.56</u>
Total Payment Due 01/01/09	\$11,595.19
After 01/16/09 Add Late Fee	\$69.29
Total Amount Due After 01/16/09	\$11,664.48

Monthly Payment	A	\$	
x pmt amt			.
Additional Principal	B	\$.
Late Charges	C	\$.
Other Charges	D	\$.
Additional Escrow	E	\$.
Total Amount Enclosed	F	\$.

Please specify additional funds. Any additional funds not specified will be applied first to any outstanding charges.

Check here and see reverse for address correction.

1358001358002717 006 01 ACN2U2 106 012

AMERICA'S SERVICING CO.
 PO BOX 1820
 NEWARK NJ 07101-1820



When Recorded Mail To:
FIRST AMERICAN TITLE
P.O. BOX 27870
SANTA ANA, CA 92798-7670
ATTN: LMTS

Investor Loan No.:

[Space Above This Line for Recording Data]

Original Recorded Date: APRIL 28, 2006 Loan No.: 1061127098827
Original Principal Amount: \$ 292,000.00

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

Borrower ("I"): 1

Lender or Servicer ("Lender"): WELLS FARGO BANK, N.A.

Date of first lien mortgage deed of trust, or security deed ("Mortgage") and Note ("Note"):
APRIL 28, 2006

Loan Number:

Property Address: EVERETT, MASSACHUSETTS 02149

Legal Description:

SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF;

Prior instrument reference: Instrument No. 2006-01409089,
of the Official Records of MIDDLESEX County, MASSACHUSETTS.

("Property"):

If there is more than one Borrower or Mortgagor 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.

MULTISTATE HOME AFFORDABLE MODIFICATION AGREEMENT - Single Family Fannie Mae/ Freddie Mac
UNIFORM INSTRUMENT Form 3157 309 (rev. 8/09)
FAHBA F3157 Rev. 09-09-09 (page 2 of 8)

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;

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

A. 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 this 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 Document if I fail to meet any one of the requirements under this Agreement.

The Modification. If my representations in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on JUNE 1, 2010 (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. I understand that if I have failed to make any payments as a precondition to this modification under a workout plan or trial period plan, this modification will not take effect. The first modified payment will be due on JUNE 1, 2010.

- A. The new Maturity Date will be: JUNE 1, 2047.
- B. The modified principal balance of my Note will include all amounts and accrued interest that will be past due as of the Modification Effective Date (including unpaid and deferred interest, fees, escrow advances and other costs, but excluding unpaid late charges, collectively, "Unpaid Amounts") less any amounts paid to the Lender but not previously credited to my loan. The new principal balance of my Note will be \$ 337,029.91 (the "New Principal Balance"). I understand that by agreeing to add the Unpaid Amounts to the outstanding principal balance, the added Unpaid Amounts accrue interest based on the interest rate in effect under this Agreement. I also understand that this means interest will now accrue on the unpaid interest that is added to the outstanding principal balance, which would not happen without this Agreement.
- G. Interest at the rate of 2.000% will begin to accrue on the New Principal Balance as of MAY 1, 2010 and the first new monthly payment on the New Principal Balance will be due on JUNE 1, 2010. My payment schedule for the modified Loan is as follows:

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Estimated Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
1-5	2.000%	05/01/2010	\$1,073.23	\$498.90 <small>May adjust periodically</small>	\$1,572.13 <small>May adjust periodically</small>	06/01/2010	60
	3.000%	05/01/2015	\$1,233.72	<small>May adjust periodically</small>	<small>May adjust periodically</small>	06/01/2015	12
	4.000%	05/01/2016	\$1,402.01	<small>May adjust periodically</small>	<small>May adjust periodically</small>	06/01/2016	12
6-37	5.000%	05/01/2017	\$1,576.84	<small>May adjust periodically</small>	<small>May adjust periodically</small>	06/01/2017	361

The escrow payments may be adjusted periodically in accordance with applicable law and therefore my total monthly payment may change accordingly.

The above terms in this Section 3.C. shall supersede any provisions to the contrary in the Loan Documents, including but not limited to, provisions for an adjustable or step interest rate.