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Revere MA 02151-3509


**To contact customer service**

1.800.669.6607

[www.bankofamerica.com/cwcustomers](http://www.bankofamerica.com/cwcustomers)
**To apply for a purchase,  
 refinance or home equity loan:**

1.800.915.7642

### ¿Quiere ahorrar tiempo al hacer su pago?

Deje de enviar su pago mensual por correo. Conéctese a nuestro sitio de Internet ([www.bankofamerica.com/cwcustomers](http://www.bankofamerica.com/cwcustomers)). El sitio es seguro y muy fácil de usar.

Usted puede evitarse posibles retrasos con el correo y dejar de comprar estampillas y escribir cheques cada mes al utilizar este servicio.

Sírvase notar que para que su pago se registre el mismo día, deberá ingresar al sitio antes de las 3:00 p.m. hora del Pacífico en un día hábil.

Para más información sobre como visitar nuestro sitio, llámenos al Departamento de Servicio al Cliente al 1.800.295.0025.

RESUMEN DEL PRÉSTAMO HIPOTECARIO	Informe general del préstamo hipotecario a partir de 07/09/2009	Cantidad por vencer el 08/01/2009 a partir de 07/09/2009
	Saldo Principal	\$370,052.47
	Saldo de la Cuenta en Custodia	\$1,208.76
	Recargo de Pago Tardío si el pago so recibido después del 08/17/2009	\$72.25
	Fecha	Pagos Recibidos
	07/09/2009	\$2,952.00
		Vencimiento del pago del préstamo hipotecario 08/01/2009 <b>\$2,951.79</b> (Lea la siguiente página para los detalles de su cuenta)

#### ¿SABIA USTED?

Su cuenta...**COMO USTED LA QUIERE, A LA HORA QUE USTED QUIERE**  
 La próxima vez que usted quiera confirmar un pago (o hacer un pago), entre a la página de Internet [www.bankofamerica.com/cwcustomers](http://www.bankofamerica.com/cwcustomers). Administre su cuenta en línea con herramientas potentes. ¡Inscríbase hoy! Se aplican restricciones.

¿Quiere más flexibilidad? BAC Home Loans Servicing, LP le ofrece la opción de hacer pagos por medio de nuestro servicio de pago electrónico, MortgagePay en la Red, el cual le permite hacerlos a cualquier hora del día. Visitenos en [www.bankofamerica.com/cwcustomers](http://www.bankofamerica.com/cwcustomers) y pruebe para que vea que sencillo y fácil es hacer pagos a su cuenta.

Section 2a: Home Affordable Modification Agreement  
(Servicer Copy 1)

Bank of America Home Loans

Investor Loan #  
After Recording Return To:  
BAC Home Loans Servicing, LP  
Attn: Home Retention Division  
4500 Amon Carter Blvd.  
Fort Worth, TX 76156

This document was prepared by Home Retention Services

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

Borrower ("I"): \_\_\_\_\_  
Lender or Servicer ("Lender"): BAC Home Loans Servicing, LP  
Date of first lien mortgage, deed of trust, or security deed ("Mortgage") and Note ("Note"): January 17, 2007  
Loan Number: \_\_\_\_\_  
Property Address [and Legal Description if recording is necessary] ("Property"): \_\_\_\_\_  
REVERE, MA 02151

**MERS:**  
"MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns; MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, (888) 679-MERS.

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 or Deed of Trust ("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 any child support or alimony that I receive, unless I wish to have such income considered to qualify for the Home Affordable Modification program ("Program"));

<sup>1</sup> 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.



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; If Lender requires me to obtain credit counseling in connection with the Program, I will do so; and 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:

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

**3. 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 April 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 April 1, 2010.

The new Maturity Date will be: February 1, 2037.

The modified Principal balance of my Note will include all amounts and arrearages 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 \$382,934.20 (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.

Interest at the rate of 2.500% will begin to accrue on the New Principal Balance as of March 1, 2010 and the first new monthly payment on the New Principal Balance will be due on April 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	2.500%	March 1, 2010	\$1,630.04	\$571.49, may adjust periodically	\$2,201.53, may adjust periodically	April 1, 2010	60
6	3.500%	March 1, 2016	\$1,787.60	May adjust periodically	May adjust periodically	April 1, 2016	12
7	4.500%	March 1, 2018	\$1,967.50	May adjust periodically	May adjust periodically	April 1, 2018	12
8-27	4.875%	March 1, 2017	\$2,030.78	May adjust periodically	May adjust periodically	April 1, 2017	239

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

