



Litton Loan Servicing®

SEND PAYMENTS TO:
P.O. Box 4387
Houston, TX 77210-4387
www.littonloan.com

BILLING STATEMENT

STATEMENT DATE 02/12/2009
LOAN NUMBER 0040172033
CONTRACTUAL DUE DATE 02/01/2009

PROPERTY ADDRESS:



62317-172690-035

PEABODY MA 01960-6103



PRINCIPAL AND INTEREST 3,076.47
ESCROW AMOUNT 0.00
ADDITIONAL AMOUNT REQUIRED 0.00
MISCELLANEOUS
TOTAL MONTHLY PAYMENT **3,076.47**
LATE CHARGES DUE 163.34
OTHER FEES DUE 125.00

PAYMENT OPTIONS

Pay Online
www.littonloan.com
Go to "Make a Payment"

Pay By Mail
P.O. Box 4387
Houston, TX 77210-4387

Pay By Phone
(800) 999-8501
Press Option 3

Western Union
Code City: Litton
Code State: Texas

LOAN INFORMATION

*PRINCIPAL BALANCE 330,036.70
ESCROW BALANCE 0.00
SUSPENSE BALANCE 0.00

CURRENT INTEREST RATE 11.0000

* This is not a payoff balance.

Refer to back of statement for additional information.

This is an attempt to collect your debt and any information obtained will be used for that purpose.

TRANSACTIONS SINCE LAST STATEMENT

TRANSACTION DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE / FEE OTHER
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We are unable to display any transactions that may have occurred since the last statement date at this time. Please visit our website, www.littonloan.com where 12 months of history can be viewed. If there are questions regarding the history please use our Contact Us page on the website for your convenience.

IMPORTANT MESSAGES

Investor Loan #

After Recording Return To
Brown & Associates
2316 Southshore
Pasadena, CA 91775

This document was prepared by Brown & Associates

Space Above This Line For Recording Data

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

Borrower ("Borrower"): Litton Loan Servicing LP
Lender or Servicer ("Lender"): Peabody, MA 01960
Date of first lien mortgage deed of trust ("Mortgage") and Note (Note #): 5/15/2006
Mortgage Recording Information: Book _____ and/or Document/Instrument Number _____

Loan Number: _____
Investor Number: _____
Property Address ("Property"): _____
Legal Description: SEE ATTACHED EXHIBIT B parcel M-95 B-327

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 this 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.

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

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;
I live in the Property as my principal residence, and the Property has not been condemned;

There has been no change in the ownership of the Property since I signed the Loan Documents;

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

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

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

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.

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 1/1/2010 (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 2/1/2010.

The new Maturity Date will be: 6/1/2036

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 \$357,124.82 (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 3.250% will begin to accrue on the New Principal Balance as of 1/1/2010 and the first new monthly payment on the New Principal Balance will be due on 2/1/2010. 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
7.5	3.250%	1/1/2010	\$1,679.98	\$409.46, may adjust periodically	\$2,089.44, may adjust periodically	2/1/2010	60
8	4.250%	1/1/2015	\$1,843.81	May adjust periodically	May adjust periodically	2/1/2015	12
7.25	5.000%	1/1/2016	\$1,967.20	May adjust periodically	May adjust periodically	2/1/2016	25

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