



# Litton Loan Servicing®

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

## BILLING STATEMENT

STATEMENT DATE 11/12/2009  
LOAN NUMBER  
CONTRACTUAL DUE DATE 09/01/2009



PROPERTY ADDRESS:  
Everett MA 02149

EVERETT MA 02149

PRINCIPAL AND INTEREST 2,841.91  
ESCROW AMOUNT 0.00  
ADDITIONAL AMOUNT REQUIRED 0.00  
MISCELLANEOUS  
TOTAL MONTHLY PAYMENT 2,841.91  
LATE CHARGES DUE 356.32  
OTHER FEES DUE 135.50  
DEFERRED BALANCE 0.00

### 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 408,670.11  
ESCROW BALANCE 0.00  
SUSPENSE BALANCE 0.00  
CURRENT INTEREST RATE 6.9800

\* 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
<p>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.</p>						

### IMPORTANT MESSAGES

474-2048-1203F

TEAR HERE

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT AND KEEP THIS PORTION FOR YOUR RECORDS. DO NOT STAPLE PAYMENT TO THIS PORTION.

LOAN NUMBER	CURRENT PAYMENT AMOUNT	DUE DATE	TOTAL AMOUNT NOW DUE
	\$2,841.91	12/01/2009	\$11,748.96
	IF RECEIVED AFTER	LATE AMOUNT	ADDITIONAL AMOUNT(S) ENCLOSED
	12/16/2009	\$11,834.22	

LITTON LOAN SERVICING LP  
PO BOX 4387  
HOUSTON TX 77210-4387

Please check box to indicate mailing address/phone number/social security number changes and enter changes on back of coupon.

PRINCIPAL \$ .  
ESCROW \$ .  
OTHER \$ .  
TOTAL ENCLOSED \$ .

Investor Loan # \_\_\_\_\_

After Recording Return To:  
Brown & Associates  
2316 Southmore  
Pasadena, TX 77502

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 ("I") \_\_\_\_\_

Lender or Servicer ("Lender") Litton Loan Servicing LP

Original Loan Amount \$424,000.00

Date of first lien mortgage, deed of trust, or security deed ("Mortgage") and Note ("Note"): 8/31/2005

Mortgage Recording Information: Book 46007 Page 220 and/or Document/Instrument Number \_\_\_\_\_

Loan Number: \_\_\_\_\_

Investor Number: \_\_\_\_\_

Property Address ("Property"): \_\_\_\_\_

Everett, MA 02439

Legal Description: SEE ATTACHED EXHIBIT "A"

Parcel # ML00B003L00004101

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.

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.

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.

**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.

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 4/1/2010 (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 5/1/2010.

The new Maturity Date will be: 11/1/2035

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 \$423,432.49 (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.

C. \$111,900.00 of the New Principal Balance shall be deferred (the "Deferred Principal Balance") and I will not pay interest or make monthly payments on this amount. The New Principal Balance less the Deferred Principal Balance shall be referred to as the "Interest Bearing Principal Balance," and this amount is \$311,532.49. Interest at the rate of 2.000% will begin to accrue on the Interest Bearing Principal Balance as of 4/1/2010, and the first new monthly payment on the Interest Bearing Principal Balance will be due on 5/1/2010. 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
5	2.000%	4/1/2010	\$943.40	\$483.52, may adjust periodically	\$1,426.92, may adjust periodically	5/1/2010	60
6	3.000%	4/1/2015	\$1,096.01	May adjust periodically	May adjust periodically	5/1/2015	12
7	4.000%	4/1/2016	\$1,257.10	May adjust periodically	May adjust periodically	5/1/2016	12
8-25	5.000%	4/1/2017	\$1,425.37	May adjust periodically	May adjust periodically	5/1/2017	223