



Home Loan Statement February 2009

Customer Service: Toll free 1.866.926.8937 Se habla español
TDD: Dial 7-1-1 for relay assistance
www.wamu.com

Statement Date: February 18, 2009
Activity Since: January 30, 2009
Your Loan Number:

Your Property and Loan Information

Property Address: LYNN MA 01905
Principal Balance: \$ 368,532.08
Interest Rate: 4.92800%
Escrow Balance: \$ 1,372.25

Did You Know?

Please refer to your mortgage interest statement (IRS Form 1098) for more detailed year-end information. If you need a duplicate copy of your mortgage interest statement for 2008, please visit us at www.wamu.com or call us toll-free at 866.926.8937.

It is not necessary to send us your regular current real estate tax bill unless we request it. In most cases, the current real estate tax bill is a copy of the bill the taxing authority has already supplied to the mortgage company for loans with an escrow account. It is generally the customer's responsibility to pay supplemental, occupancy and special assessment bills.

For details about your home loan, visit us at www.wamu.com. Check recent transactions, order copies of your loan documents, view your current principal balance, or use one of the many helpful loan calculators. If you're a first time user, simply click on "My Home Loan" and follow the prompts to register by selecting a User ID and Password.

Year to Date Account Activity

Principal Paid: \$ 71.52
Interest Paid: \$ 1,575.17
Property Taxes Paid: \$ 680.55
Insurance Paid: \$ 0.00
Late Charges Paid to Date: \$ 45.11

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#30

20001111

LrNN MA 01905-1813



Your Next Payment

Next Payment Due: March 01, 2009
Principal and Interest: \$ 1,503.65
Escrow: \$ 536.70
Current Payment: \$ 2,040.35
Plus
Past Due Payment(s): \$ 2,040.35
Unpaid Late Charges: \$ 45.11
Total Amount Due :* \$ 4,125.81

Important Messages

* To avoid a late charge of \$45.11, we must receive your payment of principal, interest, and any escrow deposits and/or past-due payments by 03/16/09 during our business hours. If this date falls on a weekend or holiday, your payment must be received by the next business day.

NOTICE: A late charge has been assessed to your account because your payment was not received prior to the late charge assessment date. Please contact us immediately if your payment records reflect differently.

Please see the reverse side for Recent Account Activity.

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Washington Mutual Bank 908-B
COLD056C 20001111



908-B

Loan Number:
Statement Date: February 18, 2009

Please write your loan number on your check. Make check payable to Washington Mutual.

Please check here if change of address or telephone number is indicated on the reverse side of this form.



WASHINGTON MUTUAL
PO BOX 78148
PHOENIX AZ 85062-8148



Please allow 7-10 days for postal delivery.

Payment Due Date: March 01, 2009
Current Payment: \$ 2,040.35
Total Amount Due: \$ 4,125.81
If Received After: March 16, 2009
Total Amount Plus Late Charges: \$ 4,170.92

Late Charges + _____
Additional Principal + _____
Additional Escrow + _____
Future Payments + _____
Total Amount Enclosed = _____

HOME LOAN STATEMENT FEBRUARY 2009

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LOAN MODIFICATION AGREEMENT

Borrower ("I"):

Lender ("Lender"): **CHASE HOME FINANCE LLC**

Date of First Lien Security Instrument (the "Mortgage") and Note (the "Note"): **AUGUST 28, 2006**

Loan Number: (the "Loan")

Property Address: **LYNN, MASSACHUSETTS 01905** (the "Property")

Loan Number

If my representations in Section 1 continue to be true in all material respects, then the provisions of Section 2 of this Loan Modification Agreement ("Agreement") will, as set forth in Section 2, amend and supplement (i) the Mortgage on the Property, and (ii) the Note secured by the Mortgage. The Mortgage and Note together, as may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Agreement have the meaning given to them in the Loan Documents.

I have provided confirmation of my financial hardship and documents to permit verification of all of my income to determine whether I qualify for the offer described in this Agreement. This Agreement will not take effect unless and until the Lender signs it.

1. My Representations. I represent to the Lender and agree:

- A. I am experiencing a financial hardship, and as a result, am either in default under the Loan Documents or a default is imminent.
- B. The Property is neither in a state of disrepair, nor condemned.
- C. There has been no change in the ownership of the Property since I signed the Loan Documents.
- D. I am not a party to any litigation involving the Loan Documents, except to the extent I may be a defendant in a foreclosure action.
- E. I have provided documentation for all income that I earn.
- F. All documents and information I provide pursuant to this Agreement are true and correct.

2. The Modification. The Loan Documents are hereby modified as of **JUNE 01, 2010** (the "Modification Effective Date"), and all unpaid late charges are waived. The Lender agrees to suspend any foreclosure activities so long as I comply with the terms of the Loan Documents, as modified by this Agreement. The Loan Documents will be modified, and the first modified payment will be due on the date set forth in this Section 2:

- A. The Maturity Date will be: **SEPTEMBER 01, 2036**.

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

Loan Number

The modified principal balance of my Note will include all amounts and arrearages that will be past due (excluding unpaid late charges) and may include amounts towards taxes, insurance, or other assessments. The new principal balance of my Note is \$383,540.99 (the "New Principal Balance").

Interest will begin to accrue as of MAY 01, 2010. The first New monthly payment on the New Principal Balance will be due on JUNE 01, 2010, and monthly on the same date thereafter.

My payment schedule for the modified Loan is as follows:

TEMPORARY INTEREST ONLY PERIOD. I promise to pay monthly payments according to the following schedule with respect to the New Principal Balance:

Years	Interest Rate	Interest Rate Change Date	Monthly Interest Only Payment Amount	Monthly Principal & Interest Payment	Payment Begins On	Number of Monthly Payments
1-5	3.000%	05/01/2010	\$958.85	N/A	06/01/2010	60
6	4.000%	05/01/2015	\$1,278.47	N/A	06/01/2015	12
7-10	5.000%	05/01/2016	\$1,598.09	N/A	06/01/2016	48
11-27	5.000%	05/01/2020	N/A	\$2,058.93	06/01/2020	196

Once the INTEREST ONLY PERIOD expires on MAY 01, 2020, the interest rate will remain the same as disclosed for the final time period above, and the interest and principal payment thereafter will be \$2,058.93, which represents an amortizing payment for the New Principal Balance to the remaining Balloon Payment over a period of 196 consecutive monthly payments. The Lender will notify me of the payment amount prior to the date that the monthly payment on the New Principal Balance will change.

If the Loan Documents currently provide for a balloon, the Balloon Amount resulting from this modification may be different. The balloon payment of \$244,280.52 will be due on the maturity date unless due earlier in accordance with Section 2.D.

The above terms in this Section 2.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.

I agree to pay in full (i) the New Principal Balance, and (ii) any other amounts still owed under the Loan Documents, including the Balloon Payment, as identified within this Agreement by the earliest of the date I sell or transfer an interest in the Property, subject to Section 3.E below, the date I pay the entire New Principal Balance, or the Maturity Date.