

Bank of America

Attn Home Retention Division
11802 RIDGE PARKWAY, SUITE 100 HRM
BROOMFIELD, CO 80021



You have been approved for a loan modification.

To accept the modification, sign and return the agreement by February 6, 2012.

[Redacted]
[Redacted]
[Redacted]
[Redacted]
[Redacted]

Loan #: [Redacted]

Dear [Redacted]

Bank of America, N.A., the Bank of America company that services your loan, has approved you for a loan modification program to help you achieve more affordable payments and possibly keep your home.

Enclosed is an agreement that provides the terms and conditions of this new loan modification offer. If you have questions about this offer, please call us at 1-800-800-3333.

RECORDING REQUESTED BY:
Bank of America, N.A.
Attn Home Retention Division:
11802 RIDGE PARKWAY, SUITE 100 HRM
BROOMFIELD, CO 80021

OAK TREE LAW

Loan #: [Redacted]

-----FOR INTERNAL USE ONLY-----

LOAN MODIFICATION AGREEMENT (Fixed Interest Rate)

This Loan Modification Agreement ("Agreement"), made this 7th day of January 2012, between [Redacted], A, [Redacted] and Bank of America, N.A. (Lender), amends and supplements (1) the Mortgage, Deed of Trust, or Deed to Secure Debt (the Security Instrument), dated the 1st day of July 2005 and in the amount of \$365,700.00 and (2) the Note bearing the same date as, and secured by, the Security Instrument, which covers the real and personal property described in the Security Instrument and defined therein as in the 'Property', located at [Redacted].

SAME AS IN SAID SECURITY INSTRUMENT

In consideration of the mutual promises and agreements exchanged, the parties hereto agree as follows (notwithstanding anything to the contrary contained in the Note or Security Instrument):

- 1 As of the 1st day of April 2012, the amount payable under the Note or Security Instrument (the "Unpaid Principal Balance") is U.S. \$346,598.76 consisting of the amount(s) loaned to the Borrower by the Lender which may include, are not limited to, any past due principal payments, interest, fees and/or costs capitalized to date.
- 2 The Borrower promises to pay the Unpaid Principal Balance, plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the yearly rate of 5.375% from the 1st day of March 2012. The Borrower promises to make monthly payments of principal and interest of U.S. \$2,170.80 beginning on the 1st day of April 2012, and continuing thereafter on the same day of each succeeding month until principal and interest are paid in full. If on the 1st day of August 2035 (the "Maturity Date"), the Borrower still owes amounts under the Note and Security Instrument, as amended by this Agreement, the Borrower will pay these amounts in full on the Maturity Date.

Bank of America



Bank of America, N.A.
Attn Home Retention Division:
11802 RIDGE PARKWAY, SUITE 100 HRM
BROOMFIELD, CO 80021

January 27, 2012

Loan#
Property
Address:

IMPORTANT MESSAGE ABOUT YOUR LOAN

We are pleased to advise you that your loan modification has been approved. In order for the modification to be valid, the enclosed documents need to be signed, notarized, and returned with the requested certified funds.

The following amounts will be added to your current principal balance, resulting in a modified principal balance of \$346,598.76 prior to your first payment date. The amount added to your loan is:

Interest	\$13,296.23
Fees	\$0.00
Escrow	<u>\$1,208.49</u>
Total	\$14,504.72

Your new modified monthly payment will be \$2,471.19, effective with your April 1, 2012 payment. This payment is subject to change if your escrow account is reanalyzed or if you have a step rate or adjustable rate loan type.

A breakdown of your payment is as follows:

Principal and Interest	\$2,170.80
Escrow / Option ins:	\$300.39
Total Payment	\$2,471.19

WHAT YOU SHOULD DO

The following amount must be paid in CERTIFIED FUNDS in order for the modification to become effective.

Modification Fee	\$0.00
Title and Recording Fees	\$0.00
Delinquent Escrow	\$0.00
Foreclosure Fees	\$0.00
Bankruptcy Fees	\$0.00
Field Inspection Fees	\$0.00
Outstanding Late Charges	\$68.12
NSF/Misc. Fees	\$0.00
Delinquent Mortgage Payment(s)	\$0.00
Modified Mortgage Payment(s)	\$0.00
Partial Payment	(\$68.12)
Total Amount Due	\$0.00

This offer is contingent on the following:

- Copy of your most recent supporting income receipts (pay stubs). If you are self-employed, please include the last 2 quarters of your Profit and Loss Statements (PL Statements). If you have recently secured new employment, please include a letter from your employer verifying net and gross income. Please do not send originals.
- A lender's title insurance policy or endorsement, which insures the Modified Mortgage as a valid lien in accordance with our requirements. If you have any other encumbrances on the property, then you may be required to obtain agreements by which other secured creditors subordinate their interest to the Modified Mortgage.