

your copy

NationPoint Loan Services
[REDACTED]
[REDACTED] 15230-1838

February 19, 2009

[REDACTED]
[REDACTED]
[REDACTED]
San Jose CA 95138

RE: Loan Number [REDACTED]
Property Address: [REDACTED] Wy
San Jose CA 95138

Dear Loan Customer(s):

Your request for a loan modification has been approved upon completion of the below described conditions. The terms of the modification are as follows:

Interest Rate	5.95%
(3 year fixed rate / continuing adjustable rate feature)	
Term	332
Maturity Date	November 1, 2036
New Principal Balance	\$727,201.34
New Principal/Interest Amount	\$4,473.21
New Principal/Interest/Escrow Amount	\$5,632.85
New Principal/Interest Payment Effective Date	April 1, 2009

Your total monthly payment, including the escrow deposit, is \$5,632.85. This amount will change if an analysis of your escrow account results in a change to the amount of your escrow.

The establishment of an escrow account for taxes is required on all loan modifications (except if the loan is a second lien). An escrow account is required for the life of the loan. Also, an initial payment of \$5,500.00 in certified funds is required with your signed modification agreement. This amount covers:

\$4,427.70 partial payment towards escrow shortage.
\$10.00 appraisal/bpo \$1,062.30 late charges.
Please return executed documents with cashier's check for \$5,500.00

Attached is your Loan Modification Agreement. Please sign this document, have it notarized and return it to me on or before February 24, 2009 with the initial payment of \$5,500.00, as stated in Your Agreement will not be considered complete without the return of all items requested.

LM327/HCB