

March 06, 2010

[REDACTED]  
Carson, CA 90745

RE: Loan Num [REDACTED]  
Property [REDACTED]  
Carson CA 90745

Date: [REDACTED]

The terms of your Adjustable Rate Note provide for possible interest rate and principal and interest payment adjustments. In accordance with the provisions of the Adjustable Rate Note, you are hereby notified that effective April 01, 2010, the new interest rate will be 6.50000%. Beginning with the payment due May 01, 2010, the new principal and interest payment will be \$ 1,603.71. Your new monthly payment including principal, interest and applicable taxes and insurance will be \$ 1,603.71 due on May 01, 2010.

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To help you understand this change, and the effect it will have on your monthly mortgage payment, the following information is provided:

Prior interest rate:	6.50000%	Index Value:	0.75500%
New (current) interest rate:	6.50000%	Index Value:	0.38688%
New (current) principal and interest payment:	\$		1,603.71
Fully calculated rate (no cap limitations):			5.87500%
Index:	WALLSTREET JOURNAL LIBOR 6 MONTH/1ST BUS DAY		
Margin:			5.50000%
Your current loan balance is:			237,513.97
Provided you make your payments as agreed, your Loan Balance at the payment change date will be:	\$		235,584.96
Next interest rate adjustment date:			10-01-10
Next payment adjustment date:			11-01-10
Remaining term:			294
Interest rate is rounded to the nearest			.12500 % <sup>100</sup>



[REDACTED]

If you have questions or concerns regarding this information, please contact our Customer Service Department at (800) 258-8602, Monday through Friday between the hours of 7:00 am and 8:00 pm Eastern time.

Sincerely,

Special Loan Administrator

Esta carta contiene informaci n importante concerniente a sus derechos. Por favor, h gala traducir. Nuestros representantes bilingues est n a su disposici n para contestar cualquier pregunta llamando al tel fono (800) 831-0118 y marque la opci n 2.

This information is intended for informational purposes only and is not considered an attempt to collect a debt.

-AW001 077/CPI190



THE LAW OFFICES OF  
**MICHAEL GADDIS**



Your Loan Modification Trial Period Plan is Here! Return the Enclosed Package by 03/01/2010.

Bank of America  Home Loans

[REDACTED]  
CARSON, CA 90745

Loan Number [REDACTED]

February 1, 2010

Dear [REDACTED]

We recently sent you a letter with instructions on how to start making your new trial period mortgage payment of \$1,284.33 as part of the three-month trial period under the federal government's Home Affordable Modification Program. If you haven't already done so, it is important that you take the first step by making your first month's trial period mortgage payment as soon as possible. Making this payment allows you to begin the trial period while you gather the requested documentation.

Remember, there are no fees associated with this program. If for some reason you are not eligible for the Home Affordable Modification Program once you've started the trial period, we will contact you and review other options. Once you've made your first trial period mortgage payment, the next step is for you to return the requested documents and enclosed forms in order to finalize the three-month trial modification period and qualify for the permanent modification of your loan.

For your convenience, a detailed Return Package Checklist is enclosed. We have also enclosed an envelope to assist you in returning the requested documents by 03/01/2010. Call us today at 1.877.221.0625 if you have questions about this package. If you would like to make your first month's trial period mortgage payment call 1.800.669.6650.

Sincerely,



[REDACTED]  
Senior Vice President  
Home Retention Division  
BAC Home Loans Servicing, LP

*P.S. Please complete the enclosed documents and return them with the required financial information by 03/01/2010. Again, if you have not made your first payment, please call 1.800.669.6650.*

HELPING YOU STAY IN YOUR HOME

  
MAKING  
HOME  
AFFORDABLE

Mortgages funded and administered by an Equal Housing Lender.  
Protect your personal information before recycling this document.

**IMPORTANT NOTICE TO HELP YOU AVOID FORECLOSURE SCAMS**

Beware of Foreclosure Rescue Scams. Help is free from your mortgage servicer!

- This program is only available to you through your mortgage servicer – BAC Home Loans Servicing, LP.
- There is never a fee to get assistance or information about the Home Affordable Modification Program from your mortgage servicer or a HUD-approved housing counselor. For a HUD-approved counselor, visit <http://www.hud.gov/offices/hsg/sfh/hcc/fo/>
- Beware of any person or organization that asks you to pay a fee in exchange for housing-counseling services or modification of a delinquent loan.
- Beware of anyone who says they can "save" your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage servicer to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage servicer without their approval.

**Three-Month Trial Period Mortgage Payment Coupons:**

Your trial period payments in the amount of \$1,284.33 will be due no later than 03/01/10, 04/01/10 and 05/01/10. If you have already made your first payment, we thank you. There's no need to make another trial payment until the second month in this series. These payments should be sent instead of, not in addition to, your normal monthly mortgage payment.

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Please detach and include with your first and second month's trial period mortgage payment:

CARSON, CA 90745

Send your payment to:

Loan # [REDACTED]

Enclosed is my trial period mortgage payment amount of \$1,284.33.

BAC Home Loans Servicing, LP  
Payment Processing  
PO Box 660833  
Dallas, TX 75266-0833

Please detach and include with your second month's trial period mortgage payment:

CARSON, CA 90745

Send your payment to:

Loan # [REDACTED]

Enclosed is my trial period mortgage payment amount of \$1,284.33.

BAC Home Loans Servicing, LP  
Payment Processing  
PO Box 660833  
Dallas, TX 75266-0833

Please detach and include with your first month's trial period mortgage payment:

(If you have already made your first month's trial period mortgage payment, please disregard this coupon.)

CARSON, CA 90745

Send your payment to:

Loan # [REDACTED]

Enclosed is my trial period mortgage payment amount of \$1,284.33.

BAC Home Loans Servicing, LP  
Payment Processing  
PO Box 660833  
Dallas, TX 75266-0833

## Home Affordable Modification Trial Period Package For Bank of America and Countrywide Originated Home Loans

Thank you for your interest in the Home Affordable Modification Program. In order for us to continue evaluating your request to participate in the initial three-month trial period, please complete the forms in this packet and mail them back to us with the required documentation in the enclosed envelope. In addition, we strongly recommend making a copy of all materials you include in your return package for your personal files.

**Section 1** Checklist of Documents to Send to Us

**Section 2** Home Affordable Modification Trial Period Plan

- a) Mortgage Servicer Copy 1
- b) Mortgage Servicer Copy 2
- c) Customer Copy

**Section 3** Hardship Affidavit

**Section 4** Tax Information Form — IRS Form 4506-T

**Section 5** Other information:

- a) Important Program Information
- b) Frequently Asked Questions
- c) Troubled Asset Relief Program (TARP) Warning

RETURN DOCUMENTS BY 03/01/2010 TO:

BAC HOME LOANS SERVICING, LP  
390 INTERLOCKEN CRESCENT, SUITE 310  
BROOMFIELD, CO 80021  
1.877.221.0825

## Section 1: Return Package Checklist

03/01/2010

First, if you have not already done so, please make your first month's trial period payment in the amount of \$1,284.33 as soon as possible. Please use the enclosed payment coupon or your loan coupon to ensure your payment is mailed or routed to BAC Home Loans Servicing, LP. For faster processing, you can provide payment over the phone at no additional cost by calling 1.800.669.6650.

1. Section 2 — Please sign and return both Mortgage Servicer copies of the Home Affordable Modification Trial Period Plan. Please note that your Home Affordable Modification Agreement will come after you've successfully completed your trial modification period.
2. Section 3 — Completed Hardship Affidavit
3. Section 4 — Tax Information Form — IRS Form 4506-T
4. Additional Income Documentation:
- a. For each borrower who is a paid (salaried or hourly) employee:
- Copy of the most recently filed federal tax return signed and dated for each borrower with all schedules. If you submitted your tax return online, you still need to sign and date the copy you send to us.
  - Copy of the two most recent consecutive pay stubs covering 30 days for each borrower.
- b. For each borrower who is self-employed:
- Copy of the most recently filed federal tax return signed and dated for each borrower with all schedules. If you submitted your tax return online, you still need to sign and date the copy you send to us.
  - Copy of the most recent quarterly or year-to-date profit or loss statement.
- c. For each borrower who has income such as social security, disability or death benefits, pension, public assistance or unemployment:
- Copy of most recent federal tax return signed and dated for each borrower with all schedules and W-2s or copies of two most recent bank statements.
  - Copy of benefits statement or letter from the provider that states the amount, frequency and duration of the benefits. (Benefits must continue for at least three years to be considered qualifying income under this program.)
  - If you are unemployed, documentation to verify unemployment benefits to continue for nine months.
- d. For each borrower who is relying on alimony or child support as qualifying income:
- Copy of divorce decree, separation agreement or other written agreement or decree that states the amount of the alimony or child support and period of time over which it will be received. Payments must continue for at least three years to be considered qualifying income under this program.
  - Proof of full, regular and timely payments; for example, deposit slips, bank statements, court verification or filed federal tax return with all schedules.
- e. For each borrower who has rental income:
- Copies of most recent two years of filed federal tax returns signed and dated for each borrower with all schedules, including Schedule E — Supplement Income and Loss. Rental income for qualifying purposes will be 75 percent of the gross rent.
5. Please keep a copy of all documents for your records. Do not send original income documentation, as copies are acceptable.

If your situation has changed since you provided your initial financial information to us verbally, please call us at 1.800.669.6650 to be re-evaluated. Please note that all financial information is subject to verification.

ACKNOWLEDGEMENT AND AGREEMENT

In making this request for consideration under the Making Home Affordable Program, I certify under penalty of perjury:

1. That all of the information in this document is truthful and the event(s) identified on page 1 is/are the reason that I need to request a modification of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
2. I understand that the Servicer, the U.S. Department of the Treasury, or their agents may investigate the accuracy of my statements, may require me to provide supporting documentation. I also understand that knowingly submitting false information may violate Federal law.
3. I understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my home.
5. That: my property is owner-occupied; I intend to reside in this property for the next twelve months; I have not received a condemnation notice; and there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify.
6. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
7. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document.

I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.

I understand that the Servicer will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by Servicer to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner's Affordability and Stability Plan, (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s), (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD-certified housing counselor.

MICHAEL GADDIS

[Redacted Signature] \_\_\_\_\_  
Borrower Signature

2/23/10  
\_\_\_\_\_  
Date

[Redacted Signature] \_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

If you have questions about this document or the modification process, please call your servicer.

If you have questions about the program that your servicer cannot answer or need further counseling, you can call the Homeowner's HOPE™ Hotline at 1-888-995-HOPE (4673). The Hotline can help with questions about the program and offers free HUD-certified counseling services in English and Spanish.



Be advised that by signing this document you understand that any documents and information you submit to your servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document you certify, represent and agree that: "Under penalty of perjury, all documents and information I have provided to Lender in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct."

If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or www.sig tarp.gov. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.

