



U.S. BANK N.A.
4801 FREDERICA ST
OWENSBORO, KY 42301

JANUARY 7, 2014

[REDACTED]
[REDACTED]
CARLSBAD, CA 92009

Mortgage Loan Number [REDACTED]

Dear Mortgagor (s):

We have processed your Loan Modification request. This letter will provide you with the information and instructions you need to modify your mortgage. We have enclosed two copies of a Loan Modification agreement. Instructions for completing these agreements appear below.

Modified Note Rate: 2.0000%
Date Rate is in effect: JANUARY 1, 2014
New Maturity Date: JULY 1, 2045
First Payment Due On: FEBRUARY 1, 2014
Total Cash Contribution: \$112.27

Principal Balance: \$199,932.60
Principal & Interest: \$713.34
Monthly Escrow: \$266.49
Total Payment: \$979.83

*****ALL MODIFICATION FUNDS MUST BE REMITTED AS CERTIFIED FUNDS. *****
*****Final payment figures may change due to variations in escrow. *****

1. All borrowers listed on the enclosed Loan Modification Agreement must sign the agreement and the signatures must be notarized.

Please Note: The original agreement must have original signatures *as they are typed* and must be signed in the presence of a notary public. You should make a photocopy of the original agreement after it has been signed and keep for your records.

2. Return to the address below, BOTH signed and notarized originals of the Loan Modification Agreement and \$0.00 by JANUARY 17, 2014

U. S. Bank Home Mortgage
Attn: Default Resolution Department
4801 Frederica Street
Owensboro, KY 42301

****PLEASE DO NOT RETURN DOCUMENTS TO FIRST AMERICAN****

You may easily access a Bank representative while your account is in the loss mitigation* and/or foreclosure process. For assistance, including status and other information, as well as the steps you must take in order to be considered for loss mitigation options, please contact your Relationship Manager. Your relationship manager is [REDACTED] who you may contact at 1-855-MYUSMAP (1-855-698-7627) at ext [REDACTED]. You may call during the hours of 7:00 A.M. to 8:00 P.M. Central Time, Monday through Friday. You may also contact a Mortgage Assistance Point ("MAP") representative at mortgageassistancepoint@usbank.com.

Sincerely,

Residential Mortgage Default Management



MICHAEL GADDIS