



Countrywide

HOME LOANS

Countrywide Modification
100 Beecham Drive Suite 104
Pittsburgh, PA 15205

Notice Date: March 23, 2009

Account No.: [REDACTED]

[REDACTED]
[REDACTED]
Stevenson Ranch, CA 91381

Property Address:
[REDACTED]
STEVENSON RANCH, CA 91381

IMPORTANT MESSAGE ABOUT YOUR LOAN

Thank you for taking the time to provide important information regarding your loan with us. According to our recent review of your loan, your request for a loan modification has been approved, subject to the terms and conditions stated below.

WHAT THIS MEANS

The following amounts will be added to your current principal balance, resulting in a modified principal balance of \$259,128.34. Interest will accrue on the total increased principal balance. The amount added to your loan is:

Capitalized Interest: \$21,910.44

The interest rate on your loan has been reduced and will be fixed for a period of two (2) years. Your current rate of 6.75% will be reduced to 3.375%.

Your next monthly payment will be due May 20, 2009. Your monthly statement will reflect your new payment amount.



March 23, 2009
The HOPE Team
CHL Loan #: [REDACTED]