

Loan Modification Success Case

Name of Lender (Bank):

Aurora Loan Services

<https://www.myauroraloan.com/>

Original Interest:

10.000%

Original Payment:

\$56,759.09

New Interest:

0%- Settlement

New Payment:

\$1,702.77

Please visit our website at:

<http://www.stopbanks.com/> or call us at 877-529-5090.

Aurora Loan Services

10350 Park Meadows Drive
Littleton, CO 80124
www.myAuroraLoan.com



ACCOUNT STATEMENT	
Statement Date:	09/17/09
Account Number:	[REDACTED]
Property Address:	[REDACTED]

Customer Service: 1-800-550-0508
TDD: 1-877-266-7210
Loan Counseling: 1-800-550-0509
TDD: 1-877-266-7211
Insurance Center: 1-800-732-6578

* See reverse side for hours of operation and other important contact information

ACCOUNT INFORMATION	PAYMENT SUMMARY	AMOUNT DUE
Balances as of 09/17/09	Principal and/or Interest \$503.73	Payment Due Date 09/01/09
Principal Balance* \$68,759.09	Escrow \$0.00	Payment Amount Due \$503.73
Escrow Balance \$0.00	Optional Products \$0.00	Past Due Amounts \$1,007.46
Suspense Balance \$0.00	Misc Fees \$0.00	Unpaid Late Charges \$201.52
Interest Rate 10.000%	HUD/Buydown Subsidy \$0.00	Unpaid Return Check Fees \$0.00
Year-to-Date	Total Monthly Payment \$503.73	Cumulative Other Fees \$0.00
Principal Paid \$208.15		Cumulative Advances \$0.00
Interest Paid \$3,317.96		TOTAL AMOUNT DUE \$1,712.71
Taxes Paid \$0.00		If Paid After 10/10/09
* The principal balance is not the total amount required to pay your loan in full.		Late Charge Amount \$25.19
		Total Amount Due \$1,737.90

TRANSACTION ACTIVITY SINCE LAST STATEMENT								
Transaction Description	Date Due	Transaction Date	Total Received	Principal	Interest	Escrow	Optional Products	Suspense / Advances / Fees
Late Charge		09/15/09						-25.19

IMPORTANT MESSAGES

If you are in bankruptcy or received a bankruptcy discharge of this debt, please refer to the disclosure on the reverse side "Important Information regarding the Fair Debt Collection Practices Act and Bankruptcy Law."

Switch from paper to an e-statement today!
www.myAuroraLoan.com
Sign in. View. Pay.

Make a payment online. It's fast and easy at www.myAuroraLoan.com. You can also view your Billing and 2008 Yearend Statements online.

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December 07, 2009

CSL

SP003

RE: Special Offer for Reduced Payoff of Second Mortgage
Loan Number: [REDACTED]
Property Address: [REDACTED]
Outstanding loan balance as of the date of this letter: \$ 56,759.09

Dear Customer(s):

Aurora Loan Services, as servicer of your loan, has been authorized by the owner of your second mortgage to offer you an opportunity to pay off your loan at a reduced amount.

Upon receipt of the reduced payoff funds in the amount of \$1,702.77, your loan will be considered paid in full. Aurora Loan Services will report your account as paid in full to the applicable credit reporting agencies and send the necessary documentation to release the second lien from the public records.

If you elect to participate in this special payoff offer, Aurora Loan Services will file an IRS 1099-C Form for the amount of debt forgiveness. A copy of the Form will be sent to you. You should consult with the IRS or a tax professional concerning any tax impact this may have to you.

Please be advised that certified funds (in the form of a cashier's check or money order) must be received by Aurora Loan Services no later than the close of business on January 29, 2010. If the funds are not received by this date, the offer made in this letter will be rescinded and considered null and void.

Certified payoff proceeds must be made payable to and remitted directly to Aurora Loan Services. Payoff funds will only be accepted by delivery at the following address:

Aurora Loan Services
Attention: Cashiering Department
PO Box 630980
Littleton, CO 80163



Loan Number XXXXXXXXXX

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To take advantage of this special offer, certified funds in the amount of \$1,702.77 must be received by Aurora Loan Services by the close of business on January 29, 2010.

If you have any questions, please contact one of our representatives at the address above or by calling 866-459-3059.

Sincerely,

Aurora Loan Services

Aurora Loan Services is a debt collector. Aurora Loan Services is attempting to collect a debt and any information obtained will be used for that purpose. However, if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.



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