

[REDACTED]

[REDACTED]

1ST Loan; Lender: BANK OF AMERICA

[REDACTED]

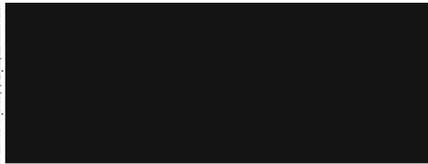
PERMANENT LOAN MODIFICATION

Old payment amount: \$2,061.61

New payment amount: \$1,066.02

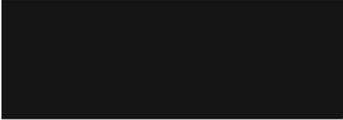
New Interest Rate: 2.00%

[REDACTED]



Time Sensitive Information

July 10, 2010



RE: Bank of America Loan # 

Dear Mr. 

Please note that the loan modification for the above referenced loan(s) has been completed. At this time you are to make the new modified payment for your mortgage to Bank of America.

Your new payment amount is \$1,066.02 and your new interest rate is 2.000%.

Please be advised that our legal services to you are now complete on your 1st loan. If you should have any questions or concerns regarding this case or any other legal matter, feel free to contact our office.

Truly yours,


LEGAL DEBT SOLUTIONS
A PROFESSIONAL LAW CORPORATION

Disclaimer: Our firm does not guaranty completion of the modification by your lender. They have sole discretion in determining the final terms of the modification and they may be subject to change. Also, you may have further rights and remedies under the law even after signing the modification agreement. Our firm is not liable for indiscretions or subjectivity of lenders actions.

January 23, 2010

Dear [REDACTED]

Thank you for complying with the terms of the Home Affordable Modification Trial Period Plan by providing your financial information and making your trial payments. You are now eligible for a permanent modification.

The enclosed Home Affordable Modification Agreement ("Modification Agreement") reflects the new terms of your modified mortgage that will go into effect at the end of the Trial Period and once you complete and return the enclosed documentation.

How to Accept This Offer:

To accept this modification offer, **you must sign, in front of a notary, two of the enclosed copies** of the Modification Agreement and return them to us by **February 2, 2010**. Please keep the third copy of the Modification Agreement for your records. The Modification Agreement must be signed by all borrowers.

We are personally delivering the Modification Agreement to you with a mobile notary who can notarize your signature at no additional charge, ensure that your documents are executed correctly and return the documents to us. Please provide both signed copies of the documents to the notary, who will return the documents to us for processing.

The modification of your loan will be effective on February 1, 2010. This means that your first payment under your permanent modification also will be due on that date. In order to have enough time to process your modification after we received your final trial period payment, we have extended your trial period by one month and the effective date reflects this extension. You are not required to make another trial period payment during the extension month. However, if you do not make a trial period payment during the extension month, please be aware that you will not accrue the monthly incentive for that month, and you will increase the amount of delinquent interest that will be capitalized as part of your modification. You can refer to the enclosed Summary for more information on the incentive and capitalization terms.

To better understand the proposed terms of your modified mortgage, please read the attached summary of your modified mortgage and the Modification Agreement carefully. If you have any questions, please call us at [REDACTED]

We appreciate your cooperation and look forward to taking the final steps to providing you with more affordable mortgage payments.

Sincerely,

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

Mortgages funded and administered by an Equal Housing Lender.

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