

Trial Modification

Borr : [REDACTED]

Atty : [REDACTED]

Original Payment : \$2085.62

New Payment : \$684.51



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GMAC Mortgage Account Statement

CUSTOMER INFORMATION

Name: [REDACTED]
 Account Number: [REDACTED]
 Home Phone #: [REDACTED]

PROPERTY ADDRESS

[REDACTED]

GMAC Mortgage

Visit us at www.gmacmortgage.com for account information or to apply on-line.

For information about your existing account, please call [REDACTED].
 For information about refinancing or obtaining a new loan, please call 1-866-690-8322.

Please verify your mailing address, telephone and e-mail information. Make necessary corrections on this portion of the statement, check and mail to address listed for changes on the reverse side.

Account Information	
Account Number	[REDACTED]
Current Statement Date	July 20, 2009
Maturity Date	September 01, 2015
Interest Rate	5.75000
Current Principal Balance*	\$131,119.47
Current Escrow Balance	\$1,218.86
Interest Paid Year-to-Date	\$3,914.50
Taxes Paid Year-to-Date	\$645.08

Details of Amount Due/Paid	
Principal and Interest	\$2,085.62
Subsidy/Buydown	\$0.00
Escrow	\$207.10
Amount Past Due	\$2,292.72
Outstanding Late Charges	\$104.28
Other	\$0.00
Total Amount Due	\$4,689.72
Account Due Date	July 01, 2009

For Customer Care inquiries call [REDACTED]
 For Insurance inquiries call [REDACTED]
 For Payment Arrangements call [REDACTED]

Account Activity Since Last Statement

Description	Due Date	Year	Year	Year	Principal	Interest	Escrow	Ad'l Procs	Late Charge	Other
[REDACTED]										

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for instructions on how to obtain an add'l copy of this payoff information.

Important News

This is a reminder that we have not received your current payment and a late charge has been assessed to your account. Please contact us at 800-850-6522 to make payment arrangements.
 At this time you have an outstanding late charge balance of \$104.28.
 Please remit this amount with your payment for a total amount due of \$4,689.72.

See Reverse Side for Important Information

Mail This Portion With Your Payment

Mortgage Payment Coupon			
Account Number	Due Date	Mortgage Payment	Total Amount Due
[REDACTED]	7/20/09	\$2,292.72	\$4,689.72
Amount Due With Late Fee If Received 15 Days After Due Date			\$2,207.00
GMAC Mortgage			
Please assist GMAC Mortgage in applying your payment			
Full Payment(s)	\$		
ADDITIONAL Principal	\$		
ADDITIONAL Escrow	\$		
Late Charge	\$		
Other fees (please specify)	\$		
Total Amount Enclosed	\$		

Sign here to credit (in monthly ACH) (See back for details)

[REDACTED]

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Investor Loan # [REDACTED]

HOME AFFORDABLE MODIFICATION PROGRAM LOAN WORKOUT PLAN (Step One of Two-Step Documentation Process)

Loan Workout Plan Effective Date: 03/01/2010

Borrower ("I") [REDACTED]

Lender ("Lender"): GMAO Mortgage, LLC

Date of first lien Security Instrument ("Mortgage") and Note ("Note"): 08/19/2005

Loan Number: [REDACTED]

Property Address ("Property"): [REDACTED]

If I am in compliance with this Loan Workout Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects, then the Lender and/or Servicer may provide me with a Loan Modification Agreement ("Modification Agreement"), as set forth in Section 3, that would amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

If I have not already done so, I am providing confirmation of the reasons I cannot afford my mortgage payment and documents to permit verification of all of my income (except that I understand that I am not required to disclose any child support or alimony unless I wish to have such income considered) to determine whether I qualify for the offer described in this Plan (the "Offer"). I understand that the Lender will execute the trial plan or will send me written notice that I do not qualify for the Offer. If I am approved for a permanent modification, I understand I will be sent a permanent modification document detailing the terms of the modification.

1. **My Representations.** I certify, represent to Lender and agree

- A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit and as a result, (i) I am either in default or believe I will be in default under the Loan Documents in the near future, and (ii) I do not have access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
- B. I live in the Property as my principal residence, and the Property has not been condemned;
- C. There has been no change in the ownership of the Property since I signed the Loan Documents;
- D. I am providing or already have provided documentation for all income that I receive (except that I understand that I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the Offer);
- E. Under penalty of perjury, all documents and information I have provided to Lender pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct; and
- F. If Lender requires me to obtain credit counseling, I will do so.
- G. If I was discharged in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents, Lender agrees that I will not have personal liability on the debt pursuant to this Plan.

2. **The Loan Workout Plan.** On each of the following due dates, I will pay the Lender the amount set forth below ("Trial Period Payment"), which includes payment for Escrow items (where not prohibited by law), including real estate taxes, insurance premiums, and other fees, if any, of \$247.73.

1.	03/01/2010	\$684.51
2.	04/01/2010	\$684.51
3.	05/01/2010	\$684.51

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The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

* If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.