



Notice Date: November 25, 2009

Home Loans

BAC Home Loans Servicing, LP
Attn: Home Retention Division
100 Beecham Drive Suite 104
Pittsburgh, PA 15205

[REDACTED]
[REDACTED]
[REDACTED]

Account No Old: [REDACTED] 4432
Account No New.: [REDACTED]

Property Address:
[REDACTED]
[REDACTED]

IMPORTANT MESSAGE ABOUT YOUR LOAN

Dear [REDACTED]

BAC Home Loans Servicing, LP is committed to helping our valued customers who may be having difficulty in making their mortgage payments. Enclosed is a proposed agreement to modify your loan.¹ This modification agreement will not be binding or effective unless and until it has been signed by both you and BAC Home Loans Servicing, LP. Further, in order for the loan modification to become effective, you must complete the actions in the "To Accept the Proposed Modification" section of this letter by no later than December 14, 2009.

SUMMARY OF PROPOSED MODIFICATION

Current Interest Rate:	6.625%
New Interest Rate:	3.000%
Unpaid Principal Balance ²	\$524,681.21
New Maturity Date:	February 1, 2039 ³
Effective Date of New Interest Rate:	December 1, 2009
Interest Rate Terms:	Refer to Interest Rate Changes Section Below
First Payment Due Date under new terms:	January 1, 2010

A breakdown of your new monthly payment is as follows:

P&I Payment:	\$2,251.15
Escrow / Option ins.:	\$0.00
New Monthly Payment:	\$2,251.15⁴

(must be included with modification agreement)

¹ The enclosed terms are based upon information you provided to us and may be subject to validation.
² Your "Unpaid Principal Balance" is calculated by adding the Delinquent Balance to your current Unpaid Principal Balance of \$513,361.28.
³ Your new maturity date may have changed from your current maturity date as a result of the modification terms. This agreement will bring the loan current; however, you are still required to pay back the entire unpaid principal balance by the maturity date for your loan.
⁴ Your first new monthly payment is due with the executed agreement. This payment is subject to change if your escrow payment changes. Escrow includes amounts to pay taxes and insurance on your home.