



MAC X9400-01F  
11200 W Parkland Ave  
Milwaukee, WI 53224

April 14, 2011

[REDACTED]  
Lansing IL 60438

Dear [REDACTED] :

RE: Loan Number [REDACTED]

This letter will confirm our conversation where we agreed to a modification of your mortgage loan.

In order to complete the modification, we will need you to complete the required steps outlined below:

- ✓ Sign the original Loan Modification Agreement where required.
- ✓ Have the original Loan Modification Agreement Notarized where required.
- ✓ Return all pages of the original Loan Modification Agreement.
- ✓ Sign the Truth-in-Lending Statement, if enclosed with your Loan Modification Agreement.
- ✓ Provide the payment in the amount of \$1,600.00, which will be applied towards the unpaid balances. Information about this payment amount is listed on the Loan Modification Settlement Statement as "Funds from Borrower".
- Sign the notice of Special Flood Hazard Area (SFHA), if enclosed with your Loan Modification Agreement.
- ✓ Return ALL of the above documents along with the payment, if required, within ten (10) days from the date of this letter in the enclosed, self-addressed, prepaid express mail envelope to the address provided below:

1000 Blue Gentian Rd, Ste. 300, MAC X9999-01N  
Eagan, MN 55121

NOTE: All mortgagors need to sign their name as it is printed on the documents. If one of the mortgagors listed should NOT be required to sign the documents OR has a different name than what is listed on the documents, please provide the appropriate documentation that supports this change. Acceptable documents may include a death certificate, divorce decree, or marriage certificate.

LM550/O5M/1



We must receive your response within 10 days  
If all pages of the above documents and payment are not received within ten (10) days from the date of this letter, we will conclude that you are no longer interested in modifying your existing loan and will cancel your request for a modification. Until we receive the signed and completed documents and payment as requested above, we are unable to complete the modification; we will continue to service your mortgage loan - which may include continued collections communications via telephone calls and/or letters and any legal proceedings.

DETAILS OF THE MODIFICATION:

- 1. Due date of first payment: 06/01/2011
- 2. New principal and interest payment amount: \$774.32
- 3. Escrow Payment (if applicable): \$429.20  
The required escrow payment is based on your previous analysis. Please review the escrow disclaimer on the Borrower Acknowledgements, Agreements, and Disclosures document for more information on your escrow payment.
- 4. Estimated new net payment: \$1,203.52  
This payment amount includes Principal, Interest, and Escrow (if applicable)
- 5. Modified maturity date: 05/01/2051
- 6. Interest rate: 4.250%
- 7. Payment Amount to be paid by borrower, if applicable: \$1,600.00

There could still be outstanding fees/costs that are owed after the modification is completed. These fees would be reflected on the Loan Modification Settlement Statement.

If we can be of further assistance, please call us at 800-416-1472, Monday - Thursday 7AM - 10PM CST, Friday 7AM - 9PM CST, Saturday 8AM - 2PM CST.

Sincerely,

Sherylene Cheebur  
Loan Adjustor Specialist  
Loss Mitigation

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt and this company has a security interest in the property and will only exercise its rights as against the property.

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MAC X9400-OIF  
11200 W Parkland Ave  
Milwaukee, WI 53224

With respect to those loans located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

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April 14, 2011

Loan Number: [REDACTED]

Borrower Acknowledgements, Agreements, and Disclosures

Fair Debt Collections Practices Act (FDCPA)

Wells Fargo Bank, N A is required by the Fair Debt Collections Practices Act to inform you that if your loan is currently delinquent or in default, as your loan servicer, we will be attempting to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge, and the loan was not reaffirmed in the bankruptcy case, Wells Fargo Bank, N A will only exercise its right against the property and is not attempting any act to collect the discharge debt from you personally.

California Rosenthal Verbiage

With respect to loans located in the State of California, the State Rosenthal Fair Debt Collection Practices Act and the Federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats or violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

Bankruptcy Disclosure

If you have received a discharge and the loan was not reaffirmed in the bankruptcy case, we will only exercise our rights against the property and are not attempting any act to collect the discharged debt from you personally.

Escrow Payment Disclosure

If applicable, your escrow shortage may not be fully included in the modification terms. The escrow payment may be subject to an additional increase in the future. Your loan may be analyzed after the terms of the modification are met. You will receive a notice regarding any additional increase to the escrow payment.

Title Report

In certain instances, a Title Report will be required. The Title Report will validate the Mortgage/Deed of Trust will remain in first lien position. In the event the modification request is canceled or denied, your loan may be assessed with a title search fee up to \$150.00.

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April 14, 2011

LOAN MODIFICATION SETTLEMENT STATEMENT

CUSTOMER INFORMATION:

Loan Number: [REDACTED]  
Property Address: [REDACTED]  
Lansing IL 60438

TOTAL AMOUNT DUE PRE-MODIFICATION		
Principal	\$	170,373.43
Interest	\$	4,827.28
Escrow	\$	5,394.03
Late Fees/NSF Fees	\$	1,111.01
Recoverable Expenses*	\$	1,841.00
Less Funds Already on Deposit	(\$)	0.00
Total Amount Due Pre-Modification	\$	82,585.25
AMOUNTS INCLUDED (Capitalized in the Modification):		
Interest		3,227.28
Escrow		3,128.97
Recoverable Expenses*:		1,841.00
Total Capitalized Amount		8,197.25

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OUTSTANDING BALANCES:

Principal	\$	178,570.68
Interest	\$	1,600.00
Escrow	\$	2,263.06
Late Fees/NSF Fees	\$	111.51
Recoverable Expenses*	\$	40.00
Amt Applied to 1st Modified Pymt as shown on page 2	\$	0.00
Less Funds from Borrower	(\$	1,600.00)
Less Amount for Adjustments	(\$	151.51)

TOTAL AMOUNT OWED AFTER MODIFICATION \$ 180,833.74

\* Recoverable Expenses may include, but are not limited to: Title, Attorney fees/costs, BPO/Appraisal, and/or Property Preservation / Property Inspections

NOTE: Upon completion of your loan modification, a letter will be provided to you with a detailed breakdown of the outstanding balance of \$2263.06 that are still due and payable on your loan. You are responsible for making payment arrangements for the amount outstanding.

TERMS OF THE MODIFICATION:

	<u>Pre-Modification</u>	<u>Modified</u>
Unpaid Principal Balance	\$ 170,374.43	\$ 178,570.68
Interest Rate	4.2500%	4.250%
Monthly Principal & Interest Payment	744.38	774.32
Maturity Date	04-50	05/01/2051
First Modified Payment Due Date		06/01/2011
New Term (months)		480

1st MODIFIED PAYMENT DUE		
First Modified Payment Amount	\$	1,203.52
Amount Applied Towards 1st Mod Payment Due	\$	0.00
Amount owed by you on 06/01/2011	\$	1,203.52

LM556/O5M/Pg.2

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LOAN MODIFICATION AGREEMENT

LOAN NUMBER: [REDACTED]  
PROPERTY ADDRESS [REDACTED]  
Lansing IL 60438

THIS LOAN MODIFICATION AGREEMENT ("Agreement"), made on April 14, 2011, by and between [REDACTED] and [REDACTED] and (the "Borrower(s)") and Wells Fargo Bank, N A (the "Lender", together with the Borrower(s), the "Parties").

WITNESSETH

WHEREAS, Borrower has requested and Lender has agreed, subject to the following terms and conditions, to a loan modification as follows: NOW THEREFORE, in consideration of the covenants hereinafter set forth and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged by the Parties, it is agreed as follows (notwithstanding anything to the contrary in the Note and Security Instrument dated 02/02/2006.)

1. BALANCE. As of April 14, 2011, the amount payable under the Note and Security Instrument (the "Unpaid Principal Balance" as U.S. \$ 170,373.43.
2. EXTENSION. This Agreement hereby modifies the following terms of the Note and Security Instrument described herein above as follows:
  - A. The current contractual due date has been extended from 10-01-10 to 06/01/2011. The first modified contractual due date is on 06/01/2011.
  - B. The maturity date has been extended from 04-00 (month/year) to 05/01/2051.
  - C. The amount of interest to be included (capitalized) will be U.S. \$ 3,227.28.  
The amount of the Escrow Advance to be capitalized will be U.S. \$3,128.97.  
The amount of Recoverable Expenses\* to be capitalized will be U.S. \$1,841.00.  
The modified Unpaid Principal Balance is U.S. \$ 178,570.68.  
\* Recoverable Expenses may include, but are not limited to: Title, Attorney fees/costs, BPO/Appraisal and/or Property Preservation/Property Inspections
  - D. The Borrower(s) promises to pay the Unpaid Principal Balance plus interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance of U.S. \$ 178,570.68. The Borrower(s) promises to make monthly payments of principal and interest of U.S. \$ 774.32, at a yearly rate of 4.25% not including any escrow deposit, if applicable. If on the maturity date the Borrower(s) still owes an amount under the Note and Security Instrument, as amended by this Agreement, Borrower(s) will pay this amount in full on the maturity date.

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3. NOTE AND SECURITY INSTRUMENT. Nothing in this Agreement shall be understood or construed to be a satisfaction or release, in whole or in part of the Borrower's obligations under the Note or Security Instrument. Further, except as otherwise specifically provided in this Agreement, the Note and Security Instrument will remain unchanged, and Borrower and Lender will be bound by, and shall comply with, all of the terms and provisions thereof, as amended by this Agreement.

4. The undersigned Borrower(s) acknowledge receipt and acceptance of the Loan Modification Settlement Statement. Borrower(s) agree with the information disclosed in and understand that I/we am/are responsible for payment of any outstanding balances outlined in the Loan Modification Settlement.

5. The undersigned Borrower(s) acknowledge receipt and acceptance of the Borrower Acknowledgements, Agreements, and Disclosures Document (BAAD).

6. If included, the undersigned Borrower(s) acknowledge receipt and acceptance of the Truth in Lending statement.

7. If included, the undersigned Borrower(s) acknowledge receipt and acceptance of the Special Flood Hazard Area (SFHA).

8. That (he/she/they) (is/are) the Borrower(s) on the above referenced Mortgage Loan serviced by Wells Fargo Bank, N A.

That (he/she/they) have experienced a financial hardship or change in financial circumstances since the origination of (his/her/their) Mortgage Loan.

That (he/she/they) did not intentionally or purposefully default on the Mortgage Loan in order to obtain a loan modification.

LM521/O5M/2

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CORRECTION AGREEMENT. The undersigned borrower(s), for and in consideration of the approval, closing and funding of this Modification, hereby grants Wells Fargo Bank, N A, as lender, limited power of attorney to correct and/or initial all typographical or clerical errors discovered in the Modification Agreement required to be signed. In the event this limited power of attorney is exercised, the undersigned will be notified and receive a copy of the document executed or initialed on their behalf. This provision may not be used to modify the interest rate, modify the term, modify the outstanding principal balance or modify the undersigned's monthly principal and interest payments as modified by this Agreement. Any of these specified changes must be executed directly by the undersigned. This limited power of attorney shall automatically terminate in 120 days from the closing date of the undersigned's Modification. AM (Borrower(s) initial

Please Initial

IN WITNESS WHEREOF, the Parties hereto have executed this Agreement as the date first above written.

By signing this Agreement I hereby consent to being contacted concerning this loan at any cellular or mobile telephone number I may have. This includes text messages and telephone calls including the use of automated dialing systems to contact my cellular or mobile telephone. You will not be billed by your cellular or mobile carrier for any text messages you may receive from Wells Fargo, however, any calls we place to your cellular or mobile phone will incur normal airtime charges assessed by your mobile carrier.

Dated as of this 30 day of April 2011.

[Redacted Signature]

Signature

Signature

SIGN  
HERE

Wells Fargo Bank, N A

Name: \_\_\_\_\_

Its: \_\_\_\_\_

LM527/O5M/3

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## Truth-in-Lending Disclosure

Date: 04/14/2011		Borrower: [REDACTED] N/A	
Creditor: Wells Fargo Bank, N.A.		Property: [REDACTED] LANSING, IL 60438	
Loan No: [REDACTED]			
<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit as a yearly rate.	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you.	<b>Amount Financed</b> The amount of credit provided to you or on your behalf	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled.
4.2500%	\$193,101.08	\$178,570.68	\$371,671.76

INTEREST RATE AND PAYMENT SUMMARY	
	Rate & Monthly Payment
Interest Rate	4.2500 %
Principal + Interest Payment	\$ 774.32
Est. Taxes + Insurance (Escrow) -(Includes Private Mortgage Insurance)	429.20
<b>Total Est. Monthly Payment</b>	<b>\$ 1,203.52</b>

**No Guarantee to Refinance:** There is no guarantee that you will be able to refinance to lower your rate and payments

Truth-in-Lending Disclosure continued on Page 2

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Truth-in-Lending Disclosure - Page 2

Insurance:	Property insurance is required on this loan. Flood insurance may be required if the property is located in an area designated as an area having special flood hazards. You may obtain property insurance and, if required, flood insurance from an insurance provider of your choice, providing coverage meets the requirements.
Security:	You are giving a security interest in property at [REDACTED] LANSING, IL 60438
Late Charges:	If a payment is late, you will be charged: 5.000% OF PRINCIPAL & INTEREST
Assumption:	Someone buying your home cannot assume the remainder of the mortgage on the original terms.
Prepayment Penalty:	If you pay off early, you may have to pay a penalty.
Variable Rate:	Your loan <input type="checkbox"/> does <input checked="" type="checkbox"/> does not contain a variable-rate feature. Disclosures about the variable-rate feature have been provided to you earlier.

See your contract documents for additional information regarding non-payment, default, right to accelerate the maturity of the obligation, prepayment rebates and penalties, and the lender's policy regarding assumption of the obligation.

By signing below, I/we acknowledge that I/we received a copy of this disclosure on the date I/we have indicated.

You are not required to complete this agreement merely because you have received these disclosures or signed a loan application.

[REDACTED]

(Date)

**SIGN  
HERE**

(N/A)

(Date)

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