



WACHOVIA

LOAN STATEMENT

Property Address: [Redacted]
Loan Number: [Redacted]
Payment Due Date: 02/15/09
Statement Date: 01/22/09

Questions about your loan?
For quick answers, call 1-800-642-0257
9 a.m. - 8 p.m. Mon., Fri., 9 a.m. - 5 p.m. Sat., Central Time
(Please have your loan and Social Security numbers ready.)
DUPLICATE LOAN STATEMENT



1 PAYMENT OPTIONS

Select your option on the Payment Coupon below. Please see CHOOSING YOUR PAYMENT OPTIONS on reverse side for explanations.

CA 82113-2413

- 1) Minimum Payment 1,261.04
2) Interest Only 1,718.99
3) Scheduled Principal and Interest 2,042.34
4) 15-Year Payment Plan 3,058.48

To check the status of your Wachovia loan anytime, day or night, visit us at wachovia.com
For new purchase, refinance, or home equity loan assistance, simply call 1-800-914-8188

2 CURRENT PAYMENT EXPLANATION

Table with 5 columns: Payment Options, Option 1, Option 2, Option 3, Option 4. Rows include Interest Due, Deferred Interest, Annual Paid, Escrow/Other, Total Past Due, Total Payment.

3 YEAR-TO-DATE INFORMATION

Table with 2 columns: Year-to-Date Payments, Year-to-Date Expense Disbursements. Rows include Principal, Interest, Late Charges/Fees, Taxes, Additional Assessments, Homeowner's Insurance, Other.

Table with 5 columns: Past Due Amount, Late Charges/Fees Due, Total Past Due, Total Outstanding (Deferred Interest), Current Interest Rate. Value 6.800 is highlighted.

See explanation of interest charges on reverse side under CHOOSING YOUR PAYMENT OPTIONS.

4 TRANSACTION ACTIVITY

Table with 10 columns: Date, Description, Total, Principal, Interest Paid, Interest Rate, Escrow, Optional Insurance, Late Charges/Other Fees, Unapplied Funds. Rows include BEGINNING BALANCE, DRAFT PMT, PRINCIPAL PAYMENT, ENDING BALANCE.

5 IMPORTANT MESSAGES

wachovia.com

Get a headstart on your taxes! View and print your 2008 Mortgage Interest Statement (IRS form 1098) through Wachovia's Online Services beginning January 2, 2009. Not yet enrolled? Call 800-958-2296 today.

Please detach coupon and return with payment. Thank you.

26395

Loan Number: [Redacted]
Name: [Redacted]

Make check payable to Wachovia Mortgage. Payment Due Date: 02/15/09

This is not a bill. Your payment will be made automatically. To make an additional payment on your loan, mail your check with this coupon.

Payment Amount:
Additional Amount to go to:
Principal/Deferred Interest:
Total Amount Enclosed:

To avoid a Late Charge of 62.96 please ensure payment is received by 03/02/09

WACHOVIA MORTGAGE
PO Box 659568
San Antonio TX 78265-9568



For change of address or phone number, check the box and enter new information on reverse side.

5400 22 250 000004 2 1009 1 7 5 1 2



Date of this Agreement: June 18, 2009

Note known as Loan Number: [REDACTED]

Property Address: [REDACTED]

Existing Principal Balance: \$ 302,408.13

Return Date for this Agreement: June 28, 2009

MODIFICATION AGREEMENT

This Modification Agreement ("Agreement") is made as of the date above between the undersigned ("Borrower"), as obligor(s) on the Loan described above or as title holder(s) to the Property, as the context may require, and Wachovia Mortgage, FSB ("Lender"). Borrower agrees that, except as expressly modified in this Agreement, the Note and the Security Instrument remain in full force and effect and are valid, binding obligations upon Borrower, except as discharged in Bankruptcy, and are properly secured by the Property.

Unless this Agreement is executed without alteration and returned by the Return Date above this Agreement will be of no force or effect and the Loan will remain subject to all existing terms and conditions provided in the Note and Security Instrument. This Agreement will only be deemed received when actually received by Lender at: Wachovia Mortgage, Loan Modifications, TX1351, PO Box 659558, San Antonio, Texas, 78265-9558.

1. If outstanding and owed as of the Date of this Agreement, Lender agrees to:
 - a. Waive all outstanding Late Charge and Return Check Fees on the Loan; and
 - b. Add amounts owed for "Escrow Amounts Advanced," "Foreclosure Fees," "Attorney's Fees," and "Property Inspection Fees" to the Loan balance.

2. Lender and Borrower further agree to modify the Loan as follows:

- a. Forgive accrued, outstanding, and not capitalized interest through July 14, 2009
- b. The balance owed on the Loan will be \$ 302,408.13
- c. The maturity date of the Loan is July 15, 2049
- d. The Interest Only payment(s) on the Loan will be as follows:

Payment Due Date	Payment (Interest Only)	Interest Rate	Interest Rate Eff. Date
08/15/2009	\$ 1,260.04	5.000%	07/15/2009
08/15/2010	\$ 1,323.04	5.250%	07/15/2010
08/15/2011	\$ 1,386.04	5.500%	07/15/2011
08/15/2012	\$ 1,449.04	5.750%	07/15/2012
08/15/2013	\$ 1,512.04	6.000%	07/15/2013
08/15/2014	\$ 1,575.05	6.250%	07/15/2014

- e. Principal and Interest Payment for the remaining term of the Loan:

08/15/2015	\$ 1,841.24	6.500%	07/15/2015
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