



Countrywide HOME LOANS

Customer Service
P.O. Box 5170
Simi Valley, CA 93062-5170

Statement date 02/13/2009

Account Number [REDACTED]
Property address [REDACTED]

0018615 01 AB 0.351 **AUTO T3 0 1468 91016-3032
PO A4 AG 020 ---0-2-7- IN 4 P18633



**INTEREST-ONLY LOAN
MONTHLY STATEMENT
(During the Interest-Only
Period)**



Your Payment Choices This Month

The amounts listed below are total payments, including amounts collected for escrow items such as taxes and insurance premiums. You can also pay additional Principal any month in any amount, by specifying "Additional Principal" in the payment coupon.

Payment Information	Total Payment Amount**	Principal/and or Interest Payment	Outstanding Late Charges
Interest Only Payment ***	\$3,738.29	\$3,321.86	\$160.31
15-Year Amortized Payment Choice ***	\$6,023.86	\$5,607.43	\$160.31
Amortized Payment Choice ***	\$4,317.64	\$3,901.21	\$160.31

Please note: Amounts above may change based on payments made, received or returned before or after this statement was created.

**Outstanding late charges up to \$400.00 are reflected in the payment choice amount.

***The **Amortized & 15-year Amortized Payment Choice** (Amortized Payment Choices) amounts are based on the assumption that these payments will always be received on the scheduled **due date**. You are not required to pay these amounts. The extra amount of Principal included with each of these alternative Amortized Payment Choices will be applied as a partial Prepayment of Principal on the date the payment is received. The interest portion of your payment will be applied as of the scheduled due date. The Amortized Payment is similar to, but not identical to the Interest and Principal payment that you will be required to make after the Interest-Only Period ends. When that happens, your Interest and Principal payments will be applied to your loan as of the scheduled due date. The Amortized Payment Choices will reduce your principal balance and the amount of interest you will pay over the life of this loan. These Amortized Payment Choices are provided to you as an additional service, but by no means are you limited to these choices when it comes to the amount of partial prepayments of principal that you may select on your own.

IMPORTANT NOTE: Be sure you review any prepayment penalty provision you may have in your loan. Depending on the amount of any partial Prepayments and when you make them, you may owe a prepayment charge at the time you payoff your loan.

Your Home Loan Snapshot as of February 13, 2009

Loan type	30 Yr Conv Jumbo ARM	Payment Due Date:	03/01/2009
Principal balance	\$590,553.04	Fees Due	\$70.00
Escrow balance	\$8.74	Late Charge if payment is received after 03/16/2009	\$166.09
Interest rate	6.750%	(see next page for account activity details)	

We may charge you a fee for any payment returned or rejected by your financial institution.

Countrywide is required by law to inform you of your rights.

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Bank of America



BAC Home Loans Servicing, LP
Attn Home Retention Division: CA6-919-01-43
400 Countrywide Way
Simi Valley, CA 93065

June 25, 2009

JAMES HEIBERG
[Redacted]

**KEEP FOR
YOUR RECORDS**

RE: BA2 Loan
Property
Address: [Redacted]

IMPORTANT MESSAGE ABOUT YOUR LOAN

We are pleased to advise you that your loan modification has been approved. In order for the modification to be valid, the enclosed documents need to be signed, notarized, and returned with the requested certified funds.

The following amounts will be added to your current principal balance, resulting in a modified principal balance of \$607,949.06 prior to your first payment date. The amount added to your loan is:

Interest:	\$13,287.44	Points + 2
Fees:	\$45.00	
Escrow:	\$4,063.58	
Total:	\$17,396.02	

Your new modified monthly payment will be \$2,780.78, effective with your August 1, 2009 payment. This payment is subject to change if your escrow account is reanalyzed or if you have a step rate or adjustable rate loan type.

Please be advised your monthly payment will increase significantly when the interest-only period expires, and you are required to make principal and interest payments for the remaining term of the loan. This is sometimes referred to as payment shock. Your payment will increase significantly because we are adding the amounts indicated above to your unpaid principal balance, which will cause additional interest to accrue each month, and each payment will also include a larger component of principal.

Your loan also contains a variable rate feature. Please read your loan modification and loan documents carefully to understand how your payment may increase even more, subject to the terms of your original note, as the interest rate on your loan fluctuates with the changing market. This Agreement will bring your loan current; however, you are still required to pay back the entire unpaid principal by the maturity date for your loan.

We encourage you to remit more than the interest-only payment when possible to reduce the impact of the Agreement on your future monthly payments. Please see the additional Payment Choices in your Interest-Only monthly statement for ways to help you pay-down principal. Paying down principal now will help both to reduce the amount of interest you owe now by reducing your new Interest-Only payment and will reduce your new monthly payment of principal and interest that will be due at the end of the Interest-Only period.

A breakdown of your payment is as follows:

Interest Payment	\$2,406.47
Escrow / Option ins:	\$374.31
Total Payment	\$2,780.78

WHAT YOU SHOULD DO

The following amount must be paid in CERTIFIED FUNDS in order for the modification to become effective:

Modification Fee:	\$0.00
Title and Recording Fees:	\$0.00
Delinquent Escrow:	\$0.00
Foreclosure Fees:	\$0.00
Bankruptcy Fees:	\$0.00
Field Inspection Fees:	\$0.00
Outstanding Late Charges:	\$0.00
NSF/Misc. Fees:	\$0.00
Delinquent Mortgage Payment(s):	\$0.00
Modified Mortgage Payment(s):	\$0.00
Partial Payment:	\$0.00
Total Amount Due:	\$0.00

This offer is contingent on the following:

- Copy of your most recent supporting income receipts (pay stubs). If you are self-employed, please include the last 2 quarters of your Profit and Loss Statements (PL Statements). If you have recently secured new employment, please include a letter from your employer verifying net and gross income. Please do not send originals.

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