

# Homecomings Account Statement

## CUSTOMER INFORMATION

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

## PROPERTY ADDRESS

## Homecomings Financial

A GMAC Company

Visit us at [www.homecomings.com](http://www.homecomings.com) for account information or to apply on-line.

For questions on the servicing of your account, call 1-800-206-2901.

03/23/07 08:29 0011675 20090114 IA180203 HOREGX 1 OZ ODM IA18020007 146316 HO  
 #BWNHJPY  
 #KW75523A47193#

## MESSAGES

Failure to pay a monthly charge for an Optional Product billed under "Add'l Products" will not cause your mortgage account to be in default.

**3726.73**

Account Number [REDACTED]  
 Current Statement Date January 08, 2009  
 Maturity Date August 01, 2045  
 Interest Rate **7.49000**  
 Current Principal Balance\* \$452,739.13  
 Current Escrow Balance \$146.81  
 Interest Paid Year-to-Date \$2,827.08  
 Taxes Paid Year-to-Date \$0.00

Principal and Interest \$3,024.05  
 Subsidy/buydown \$0.00  
 Escrow \$676.74  
 Additional Products/Services \$25.94  
 Amount Past Due \$0.00  
 Outstanding Late Charges \$1,101.81  
 Other \$48.44  
 Total Amount Due \$4,876.98  
 Account Due Date February 01, 2009

## Account Activity Since Last Statement

Description	Due Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
PD SPEEDPAY FEE	01/01/09	01/08/09	\$7.50						\$7.50
SPEEDPAY FEE	01/01/09	01/08/09	\$7.50						\$7.50
Payment	01/01/09	01/08/09	\$3,726.73	\$196.97	\$2,827.08	\$676.74	\$25.94		
Interest on Escrow	12/01/08	12/31/08	\$1.58			\$1.58			

\*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).

RECIPIENT'S/LENDER'S name, address, and telephone number  
 HOMEcomings FINANCIAL  
 PO BOX 205  
 WATERLOO IA 50704-0205  
 800-206-2901

CORRECTED (if checked)

\*Caution: The amount shown may not be fully deductible by you. Limits based on the loan amount and the cost and value of the secured property may apply. Also, you may only deduct interest to the extent it was incurred by you, actually paid by you, and not reimbursed by another person.

OMB No. 1545-0901

**2008**

Substitute Form 1098

## Mortgage Interest Statement

Copy B For Payer

The information in boxes 1, 2, 3, and 4 is important tax information and is being furnished to the Internal Revenue Service. If you are required to file a return, a negligence penalty or other sanction may be imposed on you if the IRS determines that an underpayment of tax results because you overstated a deduction for this mortgage interest or for these points or because you did not report this refund of interest on your return.

RECIPIENT'S federal identification no. [REDACTED] PAYER'S social security number [REDACTED]

PAYER'S/BORROWER'S name, street address (including apt. no.), city, state, and ZIP code [REDACTED]

Account number (see instructions) [REDACTED]

- Mortgage interest received from payer(s)/borrower(s)  
\$ 31,940.34
- Points paid on purchase of principal residence (See Box 2 on back)  
\$ 0.00
- Refund of overpaid interest (See box 3 on back)  
\$ 0.00
- Mortgage insurance premiums  
\$ 0.00
- Real Estate Taxes Paid  
\$ 5,168.30

Substitute Form 1098

(keep for your records)

Department of the Treasury - Internal Revenue Service

See Reverse Side For Important Information  
 Mail This Portion With Your Payment

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6/29/2009

**Homecomings Financial**  
A GMAC Company

Re: Account Number  
Property

Dear EVANGALINA CABRERA VICTOR GARCIA

**Congratulations! Your request for a loan modification has been approved subject to the following:**

- Receipt of your contribution in the form of certified funds
- Receipt of the signed and notarized loan modification agreement and any attachments
- Receipt of clear title, if applicable

Highlights of the enclosed Loan Modification Agreement and instructions for completing and returning it are as follows:

- The contribution amount of \$ 3,017.00 in the form of certified funds is due in our office by July 15, 2009.
- The interest rate is 6.00000%.
- The first modified payment begins September 1, 2009.

Principal and Interest	2,640.99
Escrow	432.28
<b>Total Payment</b>	<b>\$3,073.27</b>
- Do NOT sign the enclosed Loan Modification Agreement unless you are in the presence of a notary. This document must be signed in the presence of a notary and (if applicable) other witnesses. All of the documents must be executed and the signatures must be exactly as the names are typed.
- The signed and notarized Loan Modification Agreement should be returned using the enclosed pre-paid overnight envelope.
- If any modification closing costs are more than projected, the difference will be assessed to the account.
- All miscellaneous fees and costs – excluding late charges – may not have been included in the loan modification and will remain outstanding.

The contribution and executed loan modification documents are due back by July 15, 2009. Please return to:

Homecomings Financial, LLC  
Attn: Loan Modification  
3451 Hammond Avenue  
Waterloo, IA 50702

**IMPORTANT!** The loan modification will not be complete until we receive all properly executed documents and the contribution amount. If the modification is not completed we will continue to enforce our lien. If the conditions outlined above are not satisfied, the modification will be withdrawn.

If you have any questions regarding this modification offer, please contact a modification specialist directly at 1-800-799-9250 Monday – Thursday 8:00 AM to 7:00 PM, Friday 8:00 AM to 5:00 PM, Central Time.

Loan Modification Specialist  
Enclosures

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