

AURORA LOAN SERVICES

10350 Park Meadows Drive
Littleton, CO 80124

www.myAuroraLoan.com

3640021580956534BIL121108
43342-004199-001

*Send 12-29-08 cb
CH+1571*

ACCOUNT STATEMENT

Statement Date: 12/11/08
Account Number: [REDACTED]
Property Address: [REDACTED]

ACCOUNT INFORMATION

Balances as of 12/11/08	Year-to-Date
Principal Balance* \$133,879.59	Principal Paid \$1,836.29
Escrow Balance \$755.01	Interest Paid \$5,789.11
Suspense Balance \$0.00	Taxes Paid \$543.36
Interest Rate 5.625%	
*The principal balance is not the total amount required to pay your loan in full	

PAYMENT SUMMARY

For additional information on each PAYMENT OPTION, please read the information provided on the back of this statement.	OPTION 1 MINIMUM AMOUNT	OPTION 2* INTEREST ONLY	OPTION 3* FULLY AMORTIZED P&I	OPTION 4* ACCELERATED PAYMENT
Payment Due Date	01/01/09	01/01/09	01/01/09	01/01/09
Principal and/or Interest	521.38	627.56	806.46	1,293.28
Escrow Payment	183.10	183.10	183.10	183.10
Optional Products	12.95	12.95	12.95	12.95
Misc Fees	0.00	0.00	0.00	0.00
HUD/Buydown Subsidy	0.00	0.00	0.00	0.00
Payment Amount Due	717.43	823.61	1,002.51	1,489.33
Past Due Amounts	0.00	0.00	0.00	0.00
Unpaid Late Charges	0.00	0.00	0.00	0.00
Unpaid Return Check Fees	0.00	0.00	0.00	0.00
Cumulative Other Fees	0.00	0.00	0.00	0.00
Cumulative Advances	0.00	0.00	0.00	0.00
TOTAL AMOUNT DUE	717.43	823.61	1,002.51	1,489.33
If Paid After 01/16/09				
Late Charge Amount	26.07	26.07	26.07	26.07
Total Amount Due	743.50	849.68	1,028.58	1,515.40

TRANSACTION ACTIVITY SINCE LAST STATEMENT

Transaction Description	Date Due	Transaction Date	Total Received	Principal	Interest	Escrow	Optional Products	Suspense / Advances / Fees
Payment	12/01/08	12/04/08	717.43	119.55-	640.93	183.10	12.95	

IMPORTANT MESSAGES

If you are in bankruptcy or received a bankruptcy discharge of this debt, please refer to the disclosure on the reverse side "Important Information regarding the Fair Debt Collection Practices Act and Bankruptcy Law."

Your interest rate for the current month was based on the index value of 2.47833% and was 5.75000%. Your interest rate for the next month will be based on the index value of 2.25500% and will be 5.62500%.

We may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Aurora Loan Services will be closed for business on Thursday, December 25th and Thursday, January 1st in observance of the Federal holidays. Although our offices will be closed, you can still access your loan information by logging onto our web site, www.myAuroraLoan.com, or through our automated telephone service at 800-550-0508. We wish you a safe, happy holiday season and a wonderful New Year.

Your 2008 Year-end Interest Statements will be mailed to you no later than January 31, 2009.

You can view, print, and save your monthly e-Statements online anytime, 24/7. Sign up for electronic statements only and free yourself from unnecessary paper. Log onto myAuroraLoan.com, then select the "Electronic Only" option on your "Manage Loans" - "Contact Info" tab. Reduce your risk of mail fraud and identity theft and help save the environment with a few mouse clicks today!

Make a payment online. It's fast and easy at www.myAuroraLoan.com. You can also view your Billing and Yearend Statements online.

(14)

ATTACHMENT A-STIPULATED PAYMENTS

- a.1 For purposes of repayment of the Arrearage, Customer shall pay \$717.43, on or before 05/20/2009. Thereafter, Customer shall pay three (3) stipulated monthly payments each in the amount of \$871.43 (each, a "Plan payment"). On or before 05/20/2009 (the "Agreement Return Date"), Customer shall execute and return the Agreement, including this Attachment A, in accordance with the following instructions:

<u>If by overnight mail service to</u>	<u>or if by US Postal Services to</u>
Aurora Loan Services	Aurora Loan Services
Attention: Home Retention	Attention: Home Retention
2617 College Park	P.O. Box 1706
Scottsbluff, NE 69361	Scottsbluff, NE 69363-1706

The Agreement will be of no force and effect unless Lender receives the executed Agreement, including Attachment A, as well as the first Plan payment by the Agreement Return Date. Customer shall remit to Lender the first Plan payment, in the amount specified above, made payable to Aurora Loan Services in certified funds by means of cashier's check, money order, Western Union (code city: Bluff, NE), or certified check. All Plan payments, including the first Plan payment, shall contain the Lender's loan number shown in the Agreement and, unless otherwise agreed to by the Lender, shall be payable in certified funds as described above are to be sent to Lender's Payment Processing Center in accordance with the following instructions:

<u>If by overnight mail service to</u>	<u>or if by US Postal Services to</u>
Aurora Loan Services	Aurora Loan Services
Attention: Cashiering Department	Attention: Cashiering Department
10350 Park Meadows Drive	P.O. Box 5180
Littleton, CO 80124	Denver, CO 80217-5180

- a.2 Plan payments are to be paid on or before the 20th day of every month (each, a "Due Date"). Lender must receive each Plan payment by the Due Date of each month. The Agreement shall expire on the Due Date of the last Plan payment contemplated by section a.1 above (the "Expiration Date"). At the time Customer makes the third (3rd) Plan payment under this Agreement, it shall be the Customer's responsibility to provide Aurora with accurate and complete financial information in support of the Customer's request for a loan modification or other workout option. Customer must also provide Lender with a completed Borrower's Financial Statement and proof of income (copies of Customer's two (2) most recent pay stubs) to enable Lender to properly evaluate Customer's current financial situation and the Customer's request for a loan modification or other loan workout option. Tender of the last Plan payment shall not be deemed acceptance by Aurora of a workout plan or loan modification.

