

Primary Phone Number: [REDACTED]
Secondary Phone Number: [REDACTED]

Property Address: [REDACTED]

039804 RE

#BWNDXCT

#6681286358001111#

[REDACTED]



Account Information as of

11/14/08

Loan Number [REDACTED]
Interest Rate 7.000%
Loan Balance \$379,286.23
Escrow Balance \$515.80
Unapplied Funds \$.00
Funds Advanced by IMB (1,2) \$.00
Principal Paid YTD \$.00
Interest Paid YTD \$24,337.50
Property Taxes Paid YTD \$4,688.54
Hazard Insurance Paid YTD \$787.00

For statement questions,
please call Customer Service at
1.800.781.7399

12/01/08 Payment Options

Interest Only

Principal and/or Interest \$2,212.50
Escrow \$762.14
Optional Products (2) \$.00
Other (2) \$.00

Payment Amount

Past Due Payment(s) \$2,974.64
Total Payment Due \$2,974.64

Unpaid Late Charges \$553.15

Returned Payment Fees \$.00

Other Unpaid Charges (2) \$30.00

Funds Advanced by IMB (1,2) \$.00

Total Amount Due

~~\$3,557.79~~
After 12/16/08 please pay: (3) \$3,668.42

Payment Due:
12/01/08

- 1 Unless otherwise agreed upon, additional funds may be applied to advances prior to being applied to fees/charges.
- 2 Itemized detail available upon request.
- 3 Payment calculation includes Late Charge fee.

Date	Transaction	Total	Principal/Deferred Interest	Interest	Escrow	Fees/Misc.
11/14/08	Funds Applied					
11/14/08	Funds Applied	2,979.64			762.14	5.00
11/13	County Tax Disb	2,070.66	SAN DIEGO COUNTY	2,212.50	2,070.66	

Making your payment has never been easier!
To find out how see the back of this statement for more details.

Modification Agreement: Please sign and return

Sign & Return

April 3, 2009

If you have any questions regarding this offer, please call us toll free at 1.866.659.8655.

Product: Stipulated Forbearance to Loan Modification Program

IndyMac Loan Number: [REDACTED]

Investor Loan Number: [REDACTED]

Property Address: [REDACTED]

This letter ("Agreement") will confirm your agreement to modify your Note and your Security Instrument as follows. Capitalized terms used herein have the meaning given them in the Note or the Security Instrument.

1. This Agreement is not binding on Note Holder, unless and until Note Holder, or servicing agent, IndyMac Mortgage Services, a Division of OneWest Bank, FSB ("IndyMac"), verifies that you qualify for this modification offer. You will promptly provide IndyMac acceptable information to permit verification of your income, and make the payments shown in the payment schedule in paragraph 4 of this Agreement, while IndyMac verifies your information. If you qualify, IndyMac will sign and return this Agreement to you, and it will be effective on the date it is signed by IndyMac. If you do not make all payments when due while we verify that you qualify, or if you do not qualify, your Note will not be modified. IndyMac will apply any payments you made to the amounts you owe.
2. The unpaid principal balance of your Note as of the date of this Agreement, before modification, is \$379,286.23.
3. The Note and the Security Instrument are modified to increase the principal balance of the Note by the amounts of your arrears on the Note of \$16,497.39, including past due interest in the amount of \$13,275.00, past due Escrow Items totaling \$3,189.39 and servicing costs totaling \$33.00. The new principal amount of the Note is \$395,783.62. All unpaid late charges have been waived. There are no fees or other charges assessed for the modification.
4. The interest rate and monthly payment on your Note is modified as follows:

Year	New Interest Rate	Interest Rate Change Date	New Monthly Principal & Interest Payment Amount	Estimated Monthly Escrow Payment Amount	New Monthly Payments Begin On	Number of Payments
1	4.750%	5/1/2009	\$2,153.78	Adjusts Annually	6/1/2009	329

5. Your monthly payment stated in your Note will change effective with the payment due on 6/1/2009 (i.e., one month after the effective date of the reduction of your interest rate, as set forth in paragraph 4 above). This monthly payment will consist of principal and interest, and will continue until the Maturity Date. This monthly payment will change as shown in paragraph 4 above.
6. The Note Holder will send you notice of these changes.
7. The Maturity Date stated in your Note does not change; the Maturity Date remains 10/1/2036.
8. The monthly payments for principal and interest, stated above, do not include required payments for taxes and insurance, which may be substantial. Your monthly requirements for taxes and insurance will change periodically during the term of your mortgage.
9. Your Security Instrument will continue to secure payment and performance of the Note as amended by this Agreement.
10. Except as modified by this Agreement, all terms and provisions of the Note, any Riders, and the Security Instrument remain in full force and effect.
11. The Note and Security Instrument are duly valid, binding agreements, enforceable in accordance with their terms, and are hereby reaffirmed.

IndyMac a Division of OneWest Bank, FSB By: _____

Date

We agree to the modification of my/our Loan as described above.

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Date

Date