



Return Mail Operations
P.O. Box 10388
Des Moines, IA 50306-0388

May 11, 2009

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Dear Javier Mancilla and Carmen Mancilla :



This notice is to inform you of upcoming changes to your adjustable rate mortgage loan interest rate and payment. The interest rate change date for your loan is June 01, 2009, with a new payment effective date of July 01, 2009. The next adjustment will occur in 6 months.

The interest only installment due on your loan will be adjusted from \$ 2,436.17 to \$ 2,021.50. This amount was calculated based on a remaining loan term of 312 months and a principal balance of \$ 497,600.00, which is the expected balance outstanding as of the payment change date. The new total payment (including escrow, if applicable) due on July 01, 2009 is \$ 2,021.50.

The index value used to determine the interest rate has changed from 3.12125% to 1.56500%. The current index value was published on 05-01-09. This is the selected index value for the index known as "6 MONTH LIBOR 1ST BUSINESS DAY (WALL ST. JOURNAL) ". Effective with your July 01, 2009 payment, your interest rate will be adjusted from 5.87500% to 4.87500%. This rate is the sum of 2.75000% (the margin) and the current index. This total may be different due to rounding and limitations (caps and floors) as specified in your Note.

If you have questions regarding this notice please contact our Customer Service Department at (800)842-7654, between the hours of Mon - Fri 8am-6pm In Your Time Zone.



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