



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

Statement date 01/20/2009

Account Number [REDACTED]  
Property address [REDACTED]  
3743 Nassau Drive

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

0011396 01 AT 0.346 \*\*AUTO T5 0 1374 92115 7140  
PO A4 AG 000 [REDACTED] P11407



**Subtract the paper. Add up the benefits.**

Tired of writing checks, licking envelopes, and mailing payments every month?  
**Sign up for PayPlan Services through Countrywide's Service Plus and enjoy the:**

- ✓ **SPEED** of paying online
- ✓ **CONVENIENCE** of an automatic payment
- ✓ **FLEXIBILITY** to place a hold on a draft

**Get started today!**

1. Log on to [customers.countrywide.com](http://customers.countrywide.com).
2. Access your existing account or set up a new account.
3. Click on the "Payment Services" link.
4. Select the PayPlan option that's right for you.



**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 ***	\$2,545.45	\$2,507.50	
15-Year Amortized Payment Choice ***	\$4,022.03	\$3,984.08	
Amortized Payment Choice ***	\$2,897.18	\$2,859.23	

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 January 20, 2009**

Loan type	30 Yr Conv Jumbo ARM	Payment Due Date:	02/01/2009
Principal balance	\$408,000.00	Late Charge if payment is received after 02/16/2009	\$125.38
Interest rate	7.375%		

(19)

2. **The Trial Period Plan.** On or before each of the following due dates, I will pay the Servicer the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums and other fees, if any, of U.S. \$1,984.00.

Trial Period Payment #	Trial Period Payment	Due Date On or Before
1	\$1984.00	August 02, 2009
2	\$1984.00	September 01, 2009
3	\$1984.00	October 01, 2009

The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

During the period (the "Trial Period") commencing on the Trial Period Effective Date and ending on the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

- A TIME IS OF THE ESSENCE under this Plan;
- B Except as set forth in Section 2.C. below, the Servicer will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action, all rights to such notices being hereby waived to the extent permitted by applicable law;
- C If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and the Servicer may foreclose if I have not made each and every Trial Period Payment that is due before the scheduled foreclosure sale. If a foreclosure sale occurs pursuant to this Section 2.C., this agreement shall be deemed terminated;
- D The Servicer will hold the payments received during the Trial Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. If there is any remaining money after such payment is applied, such remaining funds will be held by the Servicer and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;
- E When the Servicer accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;
- F If prior to the Modification Effective Date, (i) the Servicer does not provide me a fully executed copy of this Plan and the Modification Agreement; (ii) I have not made the Trial Period payments required under Section 2 of this Plan; or (iii) the Servicer determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Plan will terminate. In this event, the Servicer will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be refunded to me; and
- G I understand that the Plan is not a modification of the Loan Documents and that the Loan Documents will not be modified unless and until (i) I meet all of the conditions required for modification, (ii) I receive a fully executed copy of a Modification Agreement, and (iii) the Modification Effective Date has passed. I further understand and agree that the Servicer will not be obligated or bound to make any modification of the Loan Documents if I fail to meet any one of the requirements under this Plan.

