

Property Address: [REDACTED]  
 Loan Number: [REDACTED]  
 Payment Due Date: 01/15/09  
 Statement Date: 12/18/08

Questions about your loan?  
 For quick answers, call . . . . . 800-642-0257  
 9 a.m. - 9 p.m. Mon. - Fri., 9 a.m. - 6 p.m. Sat, Eastern Time  
 (Please have your loan and Social Security numbers ready.)

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# 1 PAYMENT OPTIONS

Select your option on the Payment Coupon below. Please see CHOOSING YOUR PAYMENT OPTIONS on reverse side for explanations.

Minimum Payment	1,463.07
Interest Only	2,191.85
Scheduled Principal and Interest	2,615.82
15-Year Payment Plan	4,014.43

To check the status of your Wachovia loan anytime, day or night, visit us at . . . . . Wachovia.com

For new purchase, refinance, or home equity loan assistance, simply call . . . . . 800-914-8166

# 2 CURRENT PAYMENT EXPLANATION

Payment Options	<b>Option 1</b>	<b>Option 2</b>	<b>Option 3</b>	<b>Option 4</b>
Interest Due	2,191.85	2,191.85	2,191.85	2,191.85
Deferred Interest†	-728.78			
Principal Paid			423.97	1,822.58
Escrow/Other				
Total Past Due				
Total Payment	1,463.07	2,191.85	<b>2,615.82</b>	4,014.43

Past Due Amount	Late Charges/ Fees Due	Total Past Due	Total Outstanding Deferred Interest†	Current Interest Rate
			40,851.42	<b>6.886</b>

† See explanation of deferred interest on reverse side under CHOOSING YOUR PAYMENT OPTIONS.

# 3 YEAR-TO-DATE INFORMATION

Year-to-Date Payments	Year-to-Date Escrow Disbursements
Principal	Taxes
-13,105.86	
Interest	Additional Assessments
17,144.40	
Late Charges/ Fees	Homeowners Insurance
88.15	
	Other

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# 4 TRANSACTION ACTIVITY

Date	Description	Total	Principal	Interest Paid	Interest Rate	Escrow	Optional Insurance	Late Charges/ Other Fees	Unapplied Funds
1/16	BEGINNING BALANCE		+381,192.29						
2/12	12/15 BRANCH PMT	1,521.22	+793.27	1,463.07	7.103			58.15	
2/12	NSF PAYMENT	15.00						15.00	
2/12	PRINCIPAL PAYMENT	18.78	-18.78						
2/18	ENDING BALANCE		<b>+381,966.78</b>						

# 5 IMPORTANT MESSAGES

Wachovia.com

Get a headstart on your taxes! View and print your 2008 Mortgage Interest Statement (IRS form 1098) through Wachovia's Online Services beginning January 2, 2009. Not yet enrolled? Call 800-950-2296 today.

(2)

Date of this Agreement: July 7, 2009  
 Note known as Loan Number: [REDACTED]  
 Property Address: [REDACTED]  
 Existing Principal Balance: \$ 383,828.02  
 Return Date for this Agreement: July 17, 2009

**MODIFICATION AGREEMENT**

This Modification Agreement ("Agreement") is made as of the date above between the undersigned ("Borrower"), as obligor(s) on the Loan described above or as title holder(s) to the Property, as the context may require, and Wachovia Mortgage, FSB ("Lender"). Borrower agrees that, except as expressly modified in this Agreement, the Note and the Security Instrument remain in full force and effect and are valid, binding obligations upon Borrower, except as discharged in Bankruptcy, and are properly secured by the Property.

Unless this Agreement is executed without alteration and returned by the Return Date above this Agreement will be of no force or effect and the Loan will remain subject to all existing terms and conditions provided in the Note and Security Instrument. This Agreement will only be deemed received when actually received by Lender at: Wachovia Mortgage, Loan Modifications, TX1351, PO Box 659558, San Antonio, Texas, 78265-9558.

1. If outstanding and owed as of the Date of this Agreement, Lender agrees to:
  - a. Waive all outstanding Late Charge and Return Check Fees on the Loan; and
  - b. Add amounts owed for "Escrow Amounts Advanced," "Foreclosure Fees," "Attorney's Fees," and "Property Inspection Fees" to the Loan balance.

2. Lender and Borrower further agree to modify the Loan as follows:
  - a. Forgive accrued, outstanding, and not capitalized interest through July 14, 2009
  - b. The balance owed on the Loan will be \$ 314,738.98
  - c. The maturity date of the Loan is July 15, 2049

d. The Interest Only payment(s) on the Loan will be as follows:

Payment Due Date	Payment (Interest Only)	Interest Rate	Interest Rate Eff. Date
08/15/2009	\$ 1,088.48	4.150%	07/15/2009
08/15/2010	\$ 1,154.05	4.400%	07/15/2010
08/15/2011	\$ 1,219.62	4.650%	07/15/2011
08/15/2012	\$ 1,285.19	4.900%	07/15/2012
08/15/2013	\$ 1,350.76	5.150%	07/15/2013
08/15/2014	\$ 1,416.33	5.400%	07/15/2014

- e. Principal and Interest Payment for the remaining term of the Loan:
 

08/15/2015	\$ 1,782.49	5.867%	07/15/2015
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