

Homecomings Account Statement

CUSTOMER INFORMATION

PROPERTY ADDRESS

Name:

Account Number:

Home Phone #:

Homecomings Financial

A GMAC Company

Visit us at www.homecomings.com for account information or to apply on-line.

032307 0626 0012352 20090113 11 168104-MOREC 1 02 DOM 11 16810000 1 00116 110

#BWNHJJPY
#KW75953B61352#



Customer Care Inquiries: 1-800-206-2901
Home Financing Needs: 1-877-695-3633

Please verify your mailing address, borrower and co-borrower information. Make necessary corrections on this portion of the statement, detach and mail to address listed for inquiries on the reverse side.

Account Information

Details of Amount Due/Paid

Account Number 7472922814
Current Statement Date June 12, 2009
Maturity Date April 01, 2037
Interest Rate 5.04000
Current Principal Balance* \$333,319.39
Current Escrow Balance \$856.64-
Interest Paid Year-to-Date \$3,488.62
Taxes Paid Year-to-Date \$2,270.00

Principal and Interest \$1,399.94
Subsidy/Buydown \$0.00
Escrow \$1,021.96
Amount Past Due \$0.00
Outstanding Late Charges \$0.00
Other \$68.75
Total Amount Due \$2,490.65
Account Due Date July 01, 2009

For Customer Care inquiries call: 1-800-206-2901
For Insurance inquiries call: 1-800-237-6787
For Payment Arrangements call: 1-800-799-9250

Account Activity Since Last Statement

Description	Due Date	Tran. Date	Tran. Total	Principal	Interest	Escrow	Add'l Products	Late Charge	Other
Principal Curtailment	06/01/09	06/12/09		\$0.86					
Principal Curtailment	06/01/09	06/12/09		\$1,713.00					
Fee Waived	01/01/09	06/10/09	\$1,304.54-						\$1,304.54-
Fee Waived	01/01/09	06/10/09	\$83.00-						\$83.00-
Receipt	01/01/09	06/09/09	\$1,713.86						
PROP INSPECTION FEE	01/01/09	05/19/09	\$11.25						\$11.25
PD CORP ADV 2 ESCROW	01/01/09	05/18/09	\$2,370.00						\$2,370.00
Receipt	01/01/09	05/18/09	\$2,370.00-						
CORP ADV 2 ESCROW	01/01/09	05/15/09	\$2,370.00			\$2,370.00-			\$2,370.00

*This is your Principal Balance only, not the amount required to pay the loan in full. For payoff figures and mailing instructions, call the Customer Care number above or you may obtain necessary payoff figures through our automated system (24 hours a day, 7 days a week). See back for automatic payment sign-up information and other payment options.

Important News

If you are considering a new home purchase or refinancing your existing mortgage, we are here to help. Simply call the number above or visit our website for fast, convenient service.

See Reverse Side For Important Information

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5/15/2009

Homecomings Financial

A GMAC Company

Re: Account Number
Property Address

Dear EVERARDO R JIMENEZ :

Congratulations! Your request for a loan modification has been approved subject to the following:

- Receipt of your contribution in the form of certified funds
- Receipt of the signed and notarized loan modification agreement and any attachments
- Receipt of clear title, if applicable

Highlights of the enclosed Loan Modification Agreement and instructions for completing and returning it are as follows:

- The contribution amount of \$ 1,713.00 in the form of certified funds, is due in our office by June 6, 2009.
- The interest rate is 5.04000%.
- The first modified payment begins July 1, 2009.

Interest	1,399.95
Escrow	378.33
Total Payment	\$1,778.28
- Do NOT sign the enclosed Loan Modification Agreement unless you are in the presence of a notary. This document must be signed in the presence of a notary and (if applicable) other witnesses. All of the documents must be executed and the signatures must be exactly as the names are typed.
- The signed and notarized Loan Modification Agreement should be returned using the enclosed pre-paid overnight envelope.
- If any modification closing costs are more than projected, the difference will be assessed to the account.
- All miscellaneous fees and costs - excluding late charges - may not have been included in the loan modification and will remain outstanding.

The contribution and executed loan modification documents are due back by June 6, 2009. Please return to:

Homecomings Financial, LLC
Attn: Loan Modification
3451 Hammond Avenue
Waterloo, IA 50702

IMPORTANT! The loan modification will not be complete until we receive all properly executed documents and the contribution amount. If the modification is not completed we will continue to enforce our lien. If the conditions outlined above are not satisfied the modification will be withdrawn.

If you have any questions regarding this modification offer, please contact a modification specialist directly at 1-800-799-9250 Monday - Thursday 8:00 AM to 7:00 PM, Friday 8:00 AM to 5:00 PM, Central Time.

Loan Modification Specialist
Enclosures

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