



Wen Loan Servicing, LLC
 P.O. Box 785063
 Orlando, FL 32878-5063
 Do not send correspondence or
 payments to the above address.

Account Statement

Account Number: [REDACTED]
 Account Statement Date: 02/06/2009
 Property Address: [REDACTED]

NC Permit No. 3946
CUSTOMER RELATIONS 1-800-746-2936
 Your call may be recorded for the coaching
 and development of our associates.

OPTARM



Details of Amount Due

Payment Options		
1	Minimum Payment Due:	979.13
2	Interest Only Payment:	1,198.69
3	Fully Amortized Payment:	1,370.40
4	15 Year Amortized Payment:	1,918.04
Current Amount Due (Minimum):		.00
Principal:		.00
Interest:		708.07
Escrow:		271.08
Current Amount Due by 03/01/09:		979.13
Total Amount Due:		979.13

Account Information

* Current Principal Balance:	161,914.37
Interest Rate:	6.87500%
Next Payment Due Date:	03/01/2009
Current Escrow Balance:	1,371.50
Interest Paid Year-To-Date:	708.07
Taxes Paid Year-To-Date:	.00
Beginning Principal Balance:	161,696.06
Principal Reductions Year-To-Date:	218.31
Negative Amortization/Principal Adj Year-To-Date:	218.31
Beginning Escrow Balance:	1,109.21
Escrow Deposits/Adjustments Year-To-Date:	259.63
Last Year Beginning Principal Balance:	.00
Last Year Principal Proceeds:	161,263.16
Last Year Principal Reductions:	432.90

* This is the principal balance only, not the amount required to pay your account in full.

Recent Account Activity

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/ Other	Suspense	Total
12/29/08	Payment	217.07	925.14	259.63	.00	.00	.00	.00	967.70
12/31/08	Interest on Escrow Account	.00	.00	2.66	.00	.00	.00	.00	2.66
02/06/09	Payment	218.31	926.38	259.63	.00	.00	.00	.00	967.70

We may report information about your account to credit bureaus. Late Payments, missed payments, or other defaults on your account may be reflected in your credit report. To obtain information about your rights under the Fair Credit Reporting Act go to www.ftc.gov/bcp/online/edcams/credit.

Important Messages

Choosing your Payment Options

- Option 1: Minimum Payment Due**
 This amount may not be sufficient to pay all of the accrued interest for the month or to pay the loan in full over the remaining term in equal monthly installments. Therefore, negative amortization may result and any deferred interest will be added to the balance on your loan.
- Option 2: Interest Only Payment**
 With this payment there will be no reduction in your principal balance this month.
- Option 3: Fully Amortized Payment**
 This is the traditional payment of interest and principal. It pays all the interest due and reduces your principal in an amount sufficient to pay off your loan on schedule.
- Option 4: 15 Year Amortized Payment**
 This payment is calculated to amortize your loan based on a 15 year term or the remaining term, which ever is less, resulting in substantial interest savings.

IF YOU ARE CURRENTLY IN BANKRUPTCY OR IF YOU HAVE FILED FOR BANKRUPTCY SINCE OBTAINING THIS LOAN, PLEASE READ THE BANKRUPTCY INFORMATION PROVIDED ON THE BACK OF THIS STATEMENT.

FOLD AND DETACH HERE

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT IN THE ENCLOSED ENVELOPE WITH ADDRESS VISIBLE. PLEASE DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT - ALWAYS WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK.

FOLD AND DETACH HERE

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Loan Number [REDACTED]

HMP

- G. I have made or will make all payments required under a Trial Period Plan or Loan Workout Plan; and
- H. In cases where I received a discharge in a Chapter 7 bankruptcy proceeding subsequent to the execution of the Loan Documents, Servicer agrees, based on this representation, that I will not have personal liability on the debt pursuant to this Agreement.

2. Acknowledgements and Preconditions to Modification. I understand and acknowledge that:

- A. TIME IS OF THE ESSENCE under this Agreement;
- B. If prior to the Modification Effective Date as set forth in Section 3 the Servicer determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Agreement will terminate. In this event, the Servicer will have all of the rights and remedies provided by the Loan Documents; and
- C. I understand that the Loan Documents will not be modified unless and until (i) I receive from the Servicer a copy of this Agreement signed by the Servicer, and (ii) the Modification Effective Date (as defined in Section 3) has occurred. 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 Agreement.

3. The Modification. If my representations in Section 1 continue to be true in all material respects and all preconditions to the modification set forth in Section 2 have been met, the Loan Documents will automatically become modified on 9/1/2009 (the "Modification Effective Date") and all unpaid late charges that remain unpaid will be waived. The Loan Documents will be modified and the first modified payment will be due on 9/1/2009.

- A. The new Maturity Date will be: 3/1/2036.
- B. The modified Principal balance of my Note will include all amounts and arrearages that will be past due (excluding unpaid late charges) less any amounts paid to the Servicer but not previously credited to my Loan. The new Principal balance of my Note will be \$163182.89 (the "New Principal Balance").
- C. Interest at the rate of 2.875% will begin to accrue on the New Principal Balance as of 9/1/2009 and the first new monthly payment on the New Principal Balance will be due on 9/1/2009. My payment schedule for the modified Loan is as follows:

Years	Interest Rate	Interest Rate Change Date	Monthly Principal and Interest Payment Amount	Monthly Escrow Payment Amount	Total Monthly Payment	Payment Begins On	Number of Monthly Payments
1-5	2.875%	9/1/2009	\$732.26	\$287.34, adjusts annually after year 1	\$999.60, adjusts annually after year 1	9/1/2009	60
6	3.875%	8/1/2014	\$805.33	Adjusts annually	Adjusts annually	9/1/2014	12
7-Loans Maturity	4.860%	8/1/2015	\$876.10	Adjusts annually	Adjusts annually	9/1/2015	247
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