

MONTHLY BILLING STATEMENT

Central Mortgage Company

801 John Barrow, Suite 1
 Little Rock, AR 72205
 www.CentralMortgageOnline.com
 Monday-Friday 8AM-8PM; Saturday 8AM-2PM CST
 (800) 366-2132

10400

Statement Date:	04/17/2009
Loan Number:	[REDACTED]
Index:	0.0000%
Margin:	2.2500%
Interest Rate:	6.7500%
PAYMENT DUE DATE:	03/01/2009
Initial Interest Only Term Date:	03/01/2017
Total Payment(s) Due:	\$7,712.73
Unpaid Late Charges:	\$0.00
Unpaid NSF Fees:	\$0.00
Other Unpaid Fees/Charges:	\$0.00
Credit(s):	\$1,052.70

ACCOUNT ACTIVITY

Date	Description	Principal	Interest	Escrow	Other	Late Fee	Trans Amt
03/24/2009	Tax Bill 2 Disbursement			(\$2,604.07)	\$0.00	\$0.00	(\$2,604.07)
04/06/2009	Miscellaneous Fee			\$0.00	\$0.00	\$0.00	\$10.00
04/06/2009	Unapplied Payment			\$0.00	\$0.00	\$0.00	(\$1,052.67)
04/06/2009	02/01/2009-Regular Payment	\$0.00	\$2,136.90	\$494.79	\$0.00	\$0.00	\$2,631.69

SUMMARY OF PAYMENT(S) DUE

Due Date	Description	Principal	Interest	Escrow	Other	Total Pmt
03/01/2009	Required Payment	\$0.00	\$2,136.90	\$434.01	\$0.00	\$2,570.91
04/01/2009	Required Payment	\$0.00	\$2,136.90	\$434.01	\$0.00	\$2,570.91
05/01/2009	Required Payment	\$0.00	\$2,136.90	\$434.01	\$0.00	\$2,570.91

Current Principal Balance	\$379,893.12	Interest Paid Year to Date	\$4,273.80	Insurance Paid Year to Date	\$0.00
Escrow Balance	\$434.01	Taxes Paid Year to Date	\$2,604.07	Late Charges Paid Year to Date	\$0.00
Deferred Balance	\$0.00				
Interest Paid 2008	\$25,644.60	Taxes Paid 2008	\$5,227.41		

Failure to receive a statement or payments delayed in the mail does not void a late charge.

Please direct inquiries about total amount due to the Collection Department at Central Mortgage Company.
 Refer to the reverse side of this statement for further information regarding your loan.

Please Detach Lower Section and Return with Your Payment

Central Mortgage Company

Make Checks Payable to: Central Mortgage Company

MORTGAGE PAYMENT COUPON

Loan Number: [REDACTED]

PAYMENT DUE DATE: 03/01/2009
 Initial Interest Only Term Date: 03/01/2017

Total Amount Due: \$6,660.03

Amount Due if Received on or After: 05/17/2009 \$6,660.03

Extra Principal Paid:

Enter Total Amount Paid:

Customer: [REDACTED]



Central Mortgage Company
 ATTN: PAYMENT PROCESSING
 P.O. Box 8045
 Little Rock, AR 72203

029212386000000000000002

(9)

Loan # [REDACTED]

- E. Under penalty of perjury, all documents and information I have provided to Lender pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct; and
 - F. If Lender requires me to obtain credit counseling, I will do so.
2. **The Loan Workout Plan.** On or before each of the following due dates, I will pay the Lender 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. \$1,817.00

Trial Period Payment #	Trial Period Payment	Due Date On or Before
1	\$1,817.00	07/01/2009
2	\$1,817.00	08/01/2009
3	\$1,817.00	09/01/2009
[4]		

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 date of this Plan 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 Lender 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 lender 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 Lender 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 Lender 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 Lender 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 Lender 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 Lender 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 Lender 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