



October 26, 2006

Mr. & Mrs. Timothy [REDACTED]

Catawba, NC 28609

Loan Administration

7159 Corklan Drive
Jacksonville, Florida 32258-4455
mortgage.com^o

Re: Modification of ABN AMRO 6275 [REDACTED]

Dear Mr. & Mrs. [REDACTED]

We are pleased to inform you that your request for a modification of the above referenced loan has been conditionally approved with the following conditions:

1. Interest rate will be 6.500%
2. New 432 month term. New maturity date is November 01, 2042
3. First modified payment is December 01, 2006 (paid in advance).
4. Arrearage amount added to unpaid principal balance is \$7,673.99
5. New unpaid principal balance is \$119,348.27
6. New principal and interest payment is \$715.86 and with the escrow payment your new monthly mortgage payment will be \$880.28
7. Borrower must contribute \$600.00 toward the indebtedness and send the first new monthly mortgage payment \$880.28 No later than October 31, 2006. All funds must be certified. ****NOTE: TOTAL AMOUNT DUE \$1480.28 By October 31, 2006

Please sign both of the original loan modification agreements in the presence of a notary public and two witnesses. Please return BOTH documents back to my attention by no later than 10/31/06 and the certified funds must be received as indicated in number 7 above.

Please be advised that your payment amount may change due to the escrow balance required to pay property taxes and hazard insurance each year.

Your new monthly payment amount begins December 01, 2006, which is included in the above referenced contribution. If you sent in the full amount indicated on line seven (7) your next payment will be due January 01, 2007

Your new monthly payment beginning with December 1, 2006.

Principal & Interest	\$ 715.86
Current Escrow Deposit	\$ 164.42
TOTAL PAYMENT	\$ 880.28

Please note that you will be responsible for fees totaling \$60.00 to cover miscellaneous fees that were not capitalized.

If you decide the modification is not your best option, please inform me as soon as possible. Your loan will continue to be serviced in accordance with both the terms of your mortgage and standard servicing procedures. If you have any questions or further concerns, do not hesitate to call Nicole [REDACTED]

Sincerely,


Veronica [REDACTED]
Loan Resolution Closer