



Attn: Home Retention Division  
 Countrywide Modification  
 Four Allegheny Center 6th Floor  
 Pittsburgh, PA 15212

**Notice Date:** November 28, 2008

**Account No.:** 119- [REDACTED]

**Property Address:**  
 [REDACTED]  
 JACKSONVILLE, FL 32216

#### IMPORTANT MESSAGE ABOUT YOUR LOAN

We are pleased to advise you that your loan modification has been approved. In order for the modification to be valid, the enclosed documents need to be signed and returned.

The following amounts will be added to your current principal balance, resulting in a modified principal balance of \$157,230.12 prior to your first payment date. The amount added to your loan is:

Interest:	\$1,552.88
Fees:	\$0.00
Escrow:	\$0.00
Total:	\$1,552.88

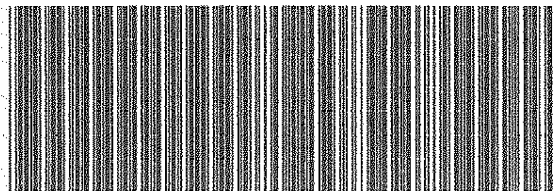
Your new modified monthly payment will be \$556.86, effective with your January 1, 2009 payment. This payment is subject to change if your escrow account is reanalyzed or if you have a step rate, interest only or adjustable rate loan type. Your current interest rate is 5.875%. Your new interest rate will be 4.25%. We are fixing this rate for a period of 5 years. Please be advised your monthly payment will increase significantly when the interest-only period expires, and you are required to make principal and interest payments for the remaining term of the loan. This is sometimes referred to as payment shock. Your payment will increase significantly because we are adding the amounts indicated above to your unpaid principal balance, which will cause additional interest to accrue each month, and each payment will also include a larger component of principal. Your loan also contains a variable rate feature. Please read your loan modification and loan documents carefully to understand how your payment may increase even more, subject to the terms of your original note, as the interest rate on your loan fluctuates with the changing market. This Agreement will bring your loan current; however, you are still required to pay back the entire unpaid principal by the maturity date for your loan.

We encourage you to remit more than the interest-only payment when possible to reduce the impact of the Agreement on your future monthly payments. Please see the additional Payment Choices in your Interest-Only monthly statement for ways to help you pay-down principal. Paying down principal now will help both to reduce the amount of interest you owe now by reducing your new Interest-Only payment and will reduce your new monthly payment of principal and interest that will be due at the end of the Interest-Only period.

Your new reduced interest rate will be effective as of December 1, 2008 and it will remain in effect until November 1, 2013.

A breakdown of your payment is as follows:

Interest Only :	\$556.86
Escrow:	\$0.00
Total Payment:	\$556.86



The HOPE Team