



4282 North Freeway Fort Worth, TX 76137

Date: October 18, 2011

Borrower(s):

Mailing Address:

Property Address:

RE: Loan Modification Agreement

Loan Number:

Original Payment: \$1,538

New Payment: \$1,008

Monthly Savings: \$530

Dear

Attached is the Loan Modification Agreement that was granted in response to your request for assistance with your loan. Below are the modification conditions.

Borrower to pay \$1,008.17 in certified funds.

Recast Amount of \$17,138.75.

First scheduled interest rate change of 2% for the November 1, 2011 due date.

Modified Interest Rate change of 2% for the November 1, 2011 due date.

Modified Principal and Interest Payment of \$606.72 plus an Escrow payment of \$401.45 for a total payment of \$1,008.17.

Next scheduled interest rate change of 3.000% for the November 1, 2016 due date.

Next scheduled interest rate change of 4.000% for the November 1, 2017 due date.

Next scheduled interest rate change of 4.125% for the November 1, 2018 due date.

Submitted herewith, you will find the original unexecuted Loan Modification Agreement. We request that you return to us, if via US Mail, two (2) duplicate original Loan Modification Agreements, each signed, dated and notarized. Make sure to keep a copy for your records. If submitted electronically, please follow the agreed-upon e-process.

We must receive your Loan Modification Agreement(s), and the \$1,008.17 certified funds, no later than October 31, 2011 or this transaction will be null and void.

Please submit the down payment, any other documentation, and an executed copy of the Will and/or Heir ship, or any other documents concerning the rightful owner of the property, directly to our office at Residential Credit Solutions, Inc. (RCS), 4282 North Freeway, Fort Worth, TX 76137 by October 31, 2011.

If you prefer to bank wire the funds, please have wired to the following bank account:

- JP Morgan Chase Bank, N.A.
- RCS Payment Clearing Account
- Account Number:
- ABA Routing Number:
- Include: Mortgagor(s) name and loan number, Attention: Special Servicing

If a faxed copy of the agreement is received, due to time constraints, the two (2) duplicate original Loan Modification Agreements, each signed, dated and notarized must be received in our office within 24 hours, by October 31, 2011, or this transaction will be void.

The physical address for overnight mailing is:

Residential Credit Solutions, Inc. (RCS)
4282 North Freeway
Fort Worth, TX 76137

Should you have any questions, please call 1-800-737-1192.

Sincerely,

Loss Mitigation Department
Residential Credit Solutions, Inc. (RCS)