

GMAC Mortgage

July 15, 2008

MARTIN PEARSON and MARY PEARSON
1168 DEBORAH STREET
UPLAND, CA 91784-0000

RE: Account Number 0359442866
 1168 DEBORAH ST
 UPLAND, CA 91784-0000

Dear MARTIN PEARSON and MARY PEARSON

Your request for a loan modification has been approved subject to the following:

- Receipt of your contribution
- Receipt of the signed and notarized loan modification agreement and any attachments
- Receipt of clear title, if applicable

The terms of the modification you requested is as follows:

1. The down payment of \$565.02 must be remitted in the form of certified funds by 7/22/2008 to be applied towards the costs below. The down payment and the signed and executed loan modification must be sent to:

GMAC Mortgage, LLC
Attention: Payment Processing/Loan Modification
3451 Hammond Avenue Waterloo, IA 50702

2. The breakdown of the total amount included in the modification is as follows:

Interest portion of your 1/1/2008 - 8/1/2008 payments	\$27,576.58
Escrow Shortage	\$8,089.91
Foreclosure Attorney Fees and Costs	\$1,275.89
Late Charges	\$1,204.45
Inspection Fees	\$33.75
Corporate Advances	\$85.00
	<hr/>
Total Costs	\$38,265.58
Less Suspense Balance	\$1,934.98
Less Amounts Capitalized	\$33,830.60
	<hr/>
Total Due	\$2,500.00

3. The interest rate is 1.0000%, the new unpaid principal balance is \$656,866.18, the term is 341 and the maturity date is January 1, 2037.
4. The first modified payment begins September 1, 2008.

Principal and Interest	\$2,213.73
Escrow	\$301.41
Additional Installment	\$0.00
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Total	\$2,515.14

Please remit the monthly payments to us and forward to my attention until you have received a Mortgage Account Statement. Late charges are assessed in accordance with your mortgage document.



Attn: Home Retention Division
Countrywide Modification
31 Inwood Rd
Rocky Hill, CT 06067

Notice Date: September 4, 2008

Account No.: 148104254

GAIL D CROSS
12496 E Villanova Dr
Aurora, CO 80014

Property Address:
12496 EAST VILLANOVA DRIVE,
AURORA, CO 80014

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.

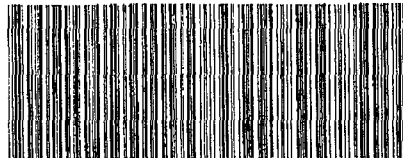
The following amounts will be added to your current principal balance, resulting in a modified principal balance of \$309,389.37 prior to your first payment date. The amount added to your loan is:

Interest:	\$11,673.20
Fees:	\$250.00
Escrow:	<u>\$2,439.70</u>
Total:	\$14,362.90

Your new modified monthly payment will be 2,945.10, effective with your October 1, 2008 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 9.5%. 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.

A breakdown of your payment is as follows:

P&I Payment :	\$2,513.58
Escrow:	<u>\$431.52</u>
Total Payment:	\$2,945.10



The HOPE Team
CHL Loan #: 148104254



Chase Home Finance LLC
 10790 Rancho Bernardo Rd.
 San Diego, CA 92127-5705
 (877) 838-1882 Ext. 52195 Loss Mitigation Department
 (800) 582-0542 TDD / Text Telephone

September 23, 2008

Zinnia M Gonzalez

14769 Bittersweet Lane
Corona, CA 92880

Re: Loan Number **0024664492** (the "Loan")
Y45

Property Address: **14769 Bittersweet Lane**
Corona, CA 92880

Dear Borrower(s):

I am writing about a modification to your Loan. The terms of the modification are set forth in the enclosed Modification Agreement. The new payment will be effective **December 1, 2008**, upon satisfaction of the conditions set forth below.

You acknowledge that the Loan is in default, with the payment due for **November 1, 2007** and all payments due thereafter, as well as certain other fees and expenses, being unpaid and delinquent. The purpose of this Modification is to resolve the delinquency in your Loan.

As of the date of this letter and prior to the Modification, the unpaid principal balance of the Loan is **\$542,712.47**. The following Arrearage, less your good faith payment, will be added to the unpaid principal balance of the Loan:

1. Total Interest Payments due through November 1, 2008	\$60,263.71
2. Past Due Escrow Advances	\$0.00
3. Corporate Advances	\$2,068.58
4. Attorney's Fees and Costs	\$0.00
<u>Arrearage:</u>	\$62,332.29

Note: Corporate Advances are estimated as of the approval date, additional advances may incur between the date of the approval and the date the Loan is modified. Also, the past due principal payments have been excluded from the Arrearage set forth above.

To complete the Loan modification process the following conditions must be met:

To:

From: OCWEN

Fax: OCWEN

LTOPCALL at: JUN-20-2008-09:29 Doc: 271 Page: 002



Ocwen Loan Servicing, LLC

PROPOSED LOAN RESOLUTION AGREEMENT

June 20, 2008

Herminio Gaoat Jr
 Jean Gaoat
 689 Lono Avenue
 Kahului, HI 96732

RE: PROPERTY ADDRESS: 689 Lono Avenue, Kahului, HI 96732
 LOAN#: 80280829

Dear Borrower(s):

Enclosed please find a proposed loan resolution agreement (the "Agreement") on your loan referenced above for your review and consideration. Under the terms of the Agreement, your monthly payment breakdown would be as follows:

Principal and Interest Payment	\$3,922.60
Escrow Payment	\$199.67
Total Monthly Payment	\$4,122.27

In order to accept this loan resolution on your loan, you must complete ALL of the following steps on or before June 30, 2008:

1. SIGN the bottom of the attached Agreement on the line(s) for the Borrower(s);
2. FAX the fully executed Agreement to: Attention: Loan Resolution Department (407) 737-5693
3. PAY the full down payment in the amount of: \$3,530.00
[See Payment Instructions Attached]
4. MAIL the original Agreement to: Ocwen Loan Servicing, LLC
Attn: Loan Resolution Department
12650 Ingenuity Drive
Orlando, FL 32826
5. SEND proof of insurance coverage*: Attention: Escrow Department
Fax: 1-888-882-1816
E-mail: dateinsuranceinfo@ocwen.com

* Failure to send proof of insurance coverage before the Due Date will constitute acceptance of a force placed policy and agreement to pay the costs of such force placed policy, so long as all other items are complete.

Time is of the essence on this offer. If ALL of the items above are not completed by the Due Date, the Agreement shall have no force or effect and any down payment received will be returned to you. Please be advised that Ocwen Loan Servicing, LLC will not delay, postpone or otherwise stop any collection efforts until ALL of the steps above have been completed.

If you have any questions or require additional information, please contact Loan Resolution Department directly at (877) 596-8580.

Sincerely,
 Loan Resolution Consultant



Home Retention Division

Keeping the dream alive!

June 20, 2008

ENEDELIA & CRISTINA HUERTA
320 Canfield Ave
Pomona CA 91767

RE: CHLP Loan# 133633941
Property Address: 320 CANFIELD AVENUE
POMONA, CA 91767

Dear ENEDELIA & CRISTINA HUERTA :

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, notarized, and returned with the requested certified funds.

The following amounts will be added to your current principal balance, resulting in a modified principal balance of \$346,415.25 prior to your first payment date. The amount added to your loan is:

Interest:	\$8,877.34
Fees:	\$0.00
Escrow:	\$0.00
Total:	<u>\$8,877.34</u>

Your new modified monthly payment will be \$2,339.04, effective with your August 1, 2008 payment. This payment is subject to change if your escrow account is reanalyzed or if you have a step rate or adjustable rate loan type. A breakdown of your payment is as follows:

Principal and Interest:	\$2,339.04
Escrow Items:	\$0.00
Optional Insurance:	\$0.00
Total Payment:	<u>\$2,339.04</u>

The following amounts must be paid in CERTIFIED FUNDS in order for the modification to become effective:

Modification Fee:	\$0.00
Title and Recording Fees:	\$0.00
Delinquent Escrow:	\$0.00
Foreclosure Fees:	\$0.00
Bankruptcy Fees:	\$0.00
Field Inspection Fees:	\$60.00
Outstanding Late Charges:	\$341.22
NSF/Misc. Fees:	\$0.00
Delinquent Mortgage Payment(s):	\$1,873.78
Modified Mortgage Payment(s):	\$0.00
Partial Payment:	\$0.00
Total Amount Due:	<u>\$2,275.00</u>

This offer is contingent on the following:

We are able to obtain a lender's title insurance policy or endorsement, which insures the Modified Mortgage as a lien in accordance with our requirements. If you have any other encumbrances on the property, then you may be required to obtain agreements by which other secured creditors subordinate their interests to the Modified Mortgage.