



Mail Stop : TX2-978-01-16
Fort Worth, TX 76155-2202

[Redacted]
Duncan, SC 29334

Notice Date: November 23, 2009

Account No.: [Redacted]

Property Address:
[Redacted]
Duncan, SC 29334-[Redacted]

ABOUT YOUR LOAN

COMMITMENT TO MODIFY MORTGAGE

Account Number: [Redacted]
Property Address: [Redacted]
Duncan, SC 29334-[Redacted]
Original Note Amount: \$153,106.00
Date of original mortgage: May 5, 2008
(The foregoing is called the "Mortgage")

WHAT THIS MEANS

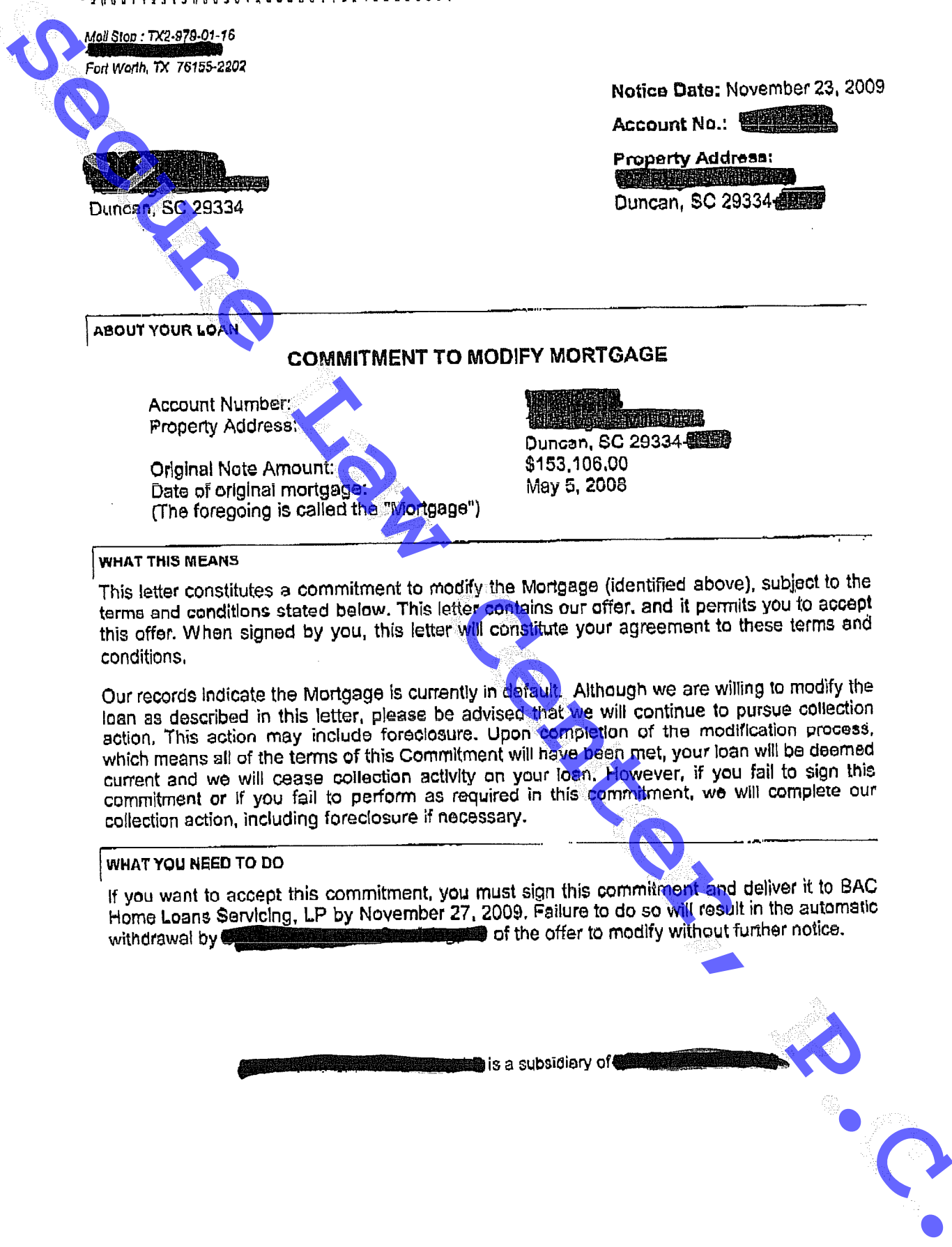
This letter constitutes a commitment to modify the Mortgage (identified above), subject to the terms and conditions stated below. This letter contains our offer, and it permits you to accept this offer. When signed by you, this letter will constitute your agreement to these terms and conditions.

Our records indicate the Mortgage is currently in default. Although we are willing to modify the loan as described in this letter, please be advised that we will continue to pursue collection action. This action may include foreclosure. Upon completion of the modification process, which means all of the terms of this Commitment will have been met, your loan will be deemed current and we will cease collection activity on your loan. However, if you fail to sign this commitment or if you fail to perform as required in this commitment, we will complete our collection action, including foreclosure if necessary.

WHAT YOU NEED TO DO

If you want to accept this commitment, you must sign this commitment and deliver it to BAC Home Loans Servicing, LP by November 27, 2009. Failure to do so will result in the automatic withdrawal by [Redacted] of the offer to modify without further notice.

[Redacted] is a subsidiary of [Redacted]



OFFER FOR MODIFIED MORTGAGE

Acct. No.: [REDACTED]

We hereby offer to modify the Mortgage as follows. It will be called the "Modified Mortgage":

Section A, Terms of Modification.
The following terms:

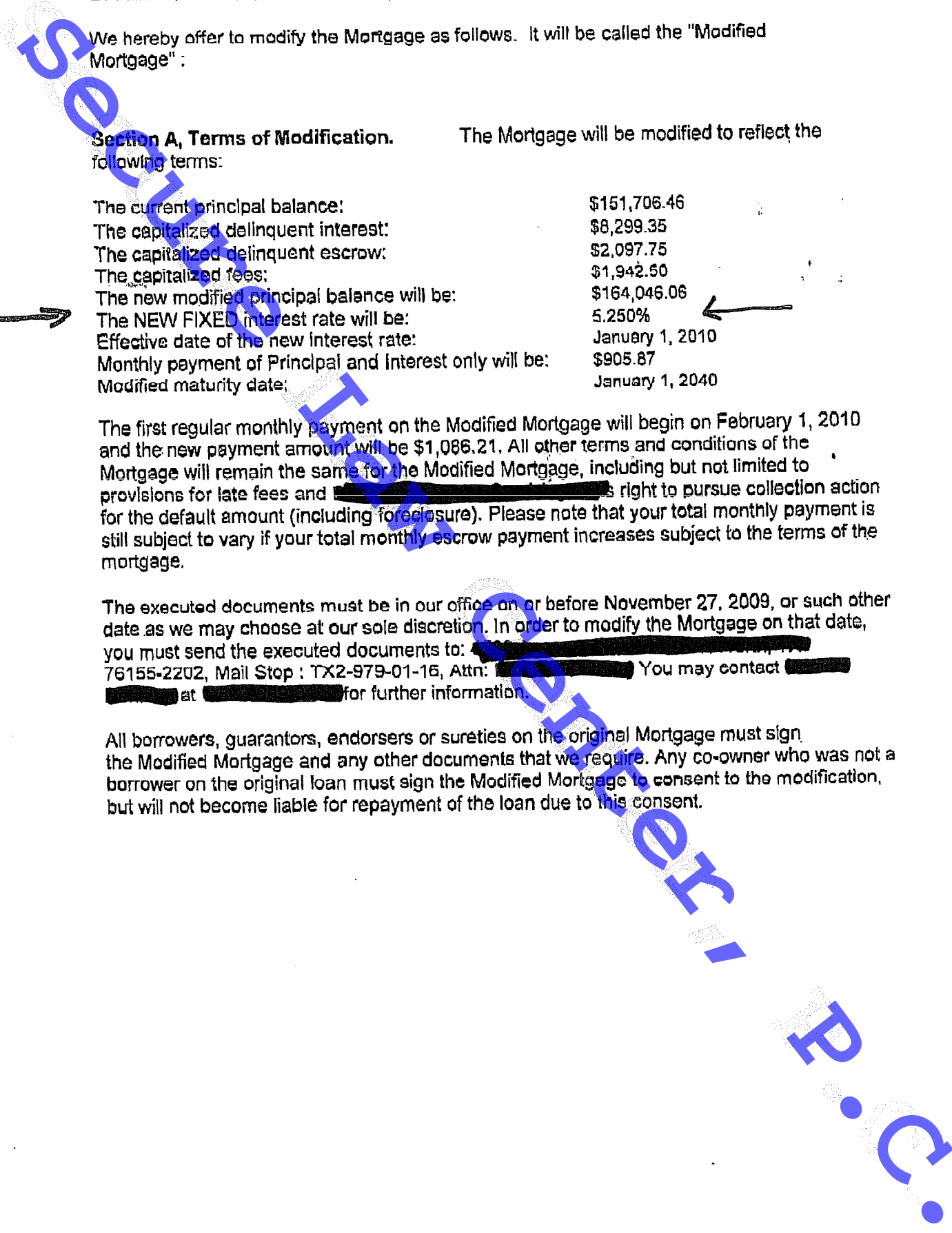
The Mortgage will be modified to reflect the

The current principal balance:	\$151,706.46
The capitalized delinquent interest:	\$8,299.35
The capitalized delinquent escrow:	\$2,097.75
The capitalized fees:	\$1,942.50
The new modified principal balance will be:	\$164,046.06
The NEW FIXED interest rate will be:	5.250%
Effective date of the new interest rate:	January 1, 2010
Monthly payment of Principal and Interest only will be:	\$905.87
Modified maturity date:	January 1, 2040

The first regular monthly payment on the Modified Mortgage will begin on February 1, 2010 and the new payment amount will be \$1,086.21. All other terms and conditions of the Mortgage will remain the same for the Modified Mortgage, including but not limited to provisions for late fees and [REDACTED] right to pursue collection action for the default amount (including foreclosure). Please note that your total monthly payment is still subject to vary if your total monthly escrow payment increases subject to the terms of the mortgage.

The executed documents must be in our office on or before November 27, 2009, or such other date as we may choose at our sole discretion. In order to modify the Mortgage on that date, you must send the executed documents to: [REDACTED] 76155-2202, Mail Stop : TX2-979-01-16, Attn: [REDACTED] You may contact [REDACTED] at [REDACTED] for further information.

All borrowers, guarantors, endorsers or sureties on the original Mortgage must sign the Modified Mortgage and any other documents that we require. Any co-owner who was not a borrower on the original loan must sign the Modified Mortgage to consent to the modification, but will not become liable for repayment of the loan due to this consent.



Acct. No.: [REDACTED]

Section B. Contingencies. This offer is contingent on the following:

[REDACTED], LP's offer to modify your mortgage is contingent upon [REDACTED] LP's verification that the title to the subject property is free from any defect, encumbrance, unauthorized conveyance or any other irregularity. A title search of the subject property will be initiated by [REDACTED] upon your return of the executed Commitment to Modify Mortgage and the Modification Agreement. In the event the title search, or any other information, indicates any title irregularity, including but not limited to any unauthorized conveyance, or any superior or subordinate lien(s), whether voluntary or involuntary, the Commitment to Modify Mortgage and the Modification Agreement and their terms shall not be effective, binding, or enforceable against [REDACTED], and [REDACTED] LP's offer to modify your mortgage shall be immediately revoked without further notice. Upon notification of a filing for protection under a Bankruptcy Stay, this Agreement will be terminated. This includes the filing by any party that has or may have interest in the property.

Section C. Amounts to be paid. You will be required to pay the following on the date the documents are signed for the Modified Mortgage.

All fees and expenses incurred by [REDACTED], LP in response to the default of the Mortgage including fees and charges are listed below.

Attorney fees/ Foreclosure fees:	\$0.00
Bankruptcy Fees:	\$0.00
Miscellaneous fees:	\$45.00
Late charges due:	\$263.10
Optional Insurance:	\$0.00
Total mortgage payment due:	\$1,086.21
Subtotal:	\$1,394.31
Partial Funds:	\$0.00
Buydown Funds:	\$0.00
Total Due:	\$1,394.31

If you want to accept the offer for a Modified Mortgage upon the terms and conditions above, you must agree by signing the enclosed Modification Agreement which follows this commitment. Please note that the Modification Agreement must be properly notarized. The acceptance must be signed by each borrower and must be returned to us by November 27, 2009, otherwise, the offer will expire.

THANK YOU FOR YOUR BUSINESS

[REDACTED], LP appreciates all your efforts and cooperation in this matter. If you have any further questions, please call [REDACTED], in the Home Retention Department, at [REDACTED].

SMC
MAY 11 2009

CEP
MAY 11 2009

P.C.

ACCEPTANCE OF OFFER FOR MODIFIED MORTGAGE

Acct. No.:

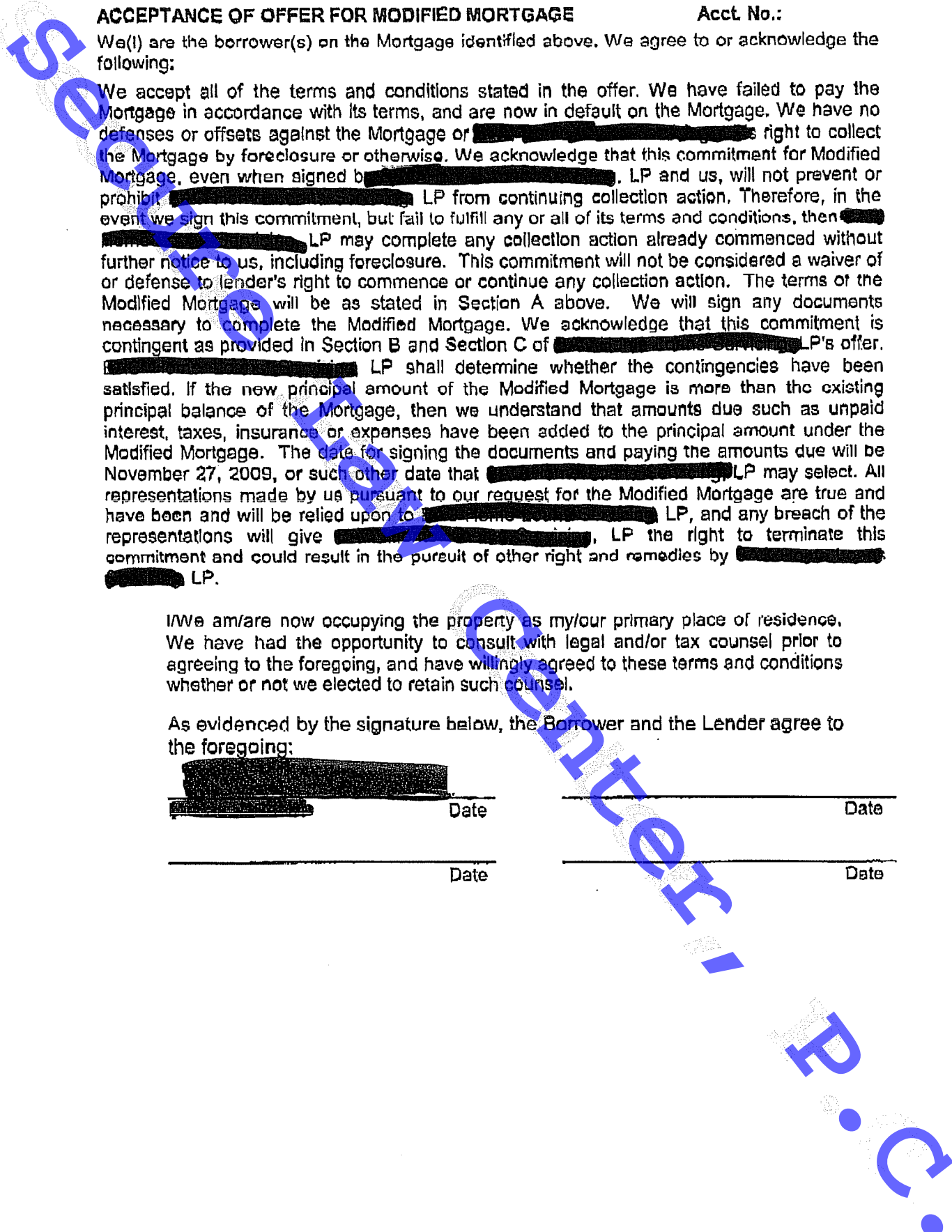
We(I) are the borrower(s) on the Mortgage identified above. We agree to or acknowledge the following:

We accept all of the terms and conditions stated in the offer. We have failed to pay the Mortgage in accordance with its terms, and are now in default on the Mortgage. We have no defenses or offsets against the Mortgage or [REDACTED]'s right to collect the Mortgage by foreclosure or otherwise. We acknowledge that this commitment for Modified Mortgage, even when signed by [REDACTED], LP and us, will not prevent or prohibit [REDACTED] LP from continuing collection action. Therefore, in the event we sign this commitment, but fail to fulfill any or all of its terms and conditions, then [REDACTED] LP may complete any collection action already commenced without further notice to us, including foreclosure. This commitment will not be considered a waiver of or defense to lender's right to commence or continue any collection action. The terms of the Modified Mortgage will be as stated in Section A above. We will sign any documents necessary to complete the Modified Mortgage. We acknowledge that this commitment is contingent as provided in Section B and Section C of [REDACTED] LP's offer. [REDACTED] LP shall determine whether the contingencies have been satisfied. If the new principal amount of the Modified Mortgage is more than the existing principal balance of the Mortgage, then we understand that amounts due such as unpaid interest, taxes, insurance or expenses have been added to the principal amount under the Modified Mortgage. The date for signing the documents and paying the amounts due will be November 27, 2009, or such other date that [REDACTED] LP may select. All representations made by us pursuant to our request for the Modified Mortgage are true and have been and will be relied upon to [REDACTED] LP, and any breach of the representations will give [REDACTED] LP the right to terminate this commitment and could result in the pursuit of other right and remedies by [REDACTED] LP.

I/We am/are now occupying the property as my/our primary place of residence. We have had the opportunity to consult with legal and/or tax counsel prior to agreeing to the foregoing, and have willingly agreed to these terms and conditions whether or not we elected to retain such counsel.

As evidenced by the signature below, the Borrower and the Lender agree to the foregoing:

<u>[REDACTED]</u>	_____	_____
	Date	Date
_____	_____	_____
	Date	Date



AMENDED AND RESTATED NOTE FHA Case No.

Multistate

DocID#:

DUNCAN, SC 29334

1. PARTIES

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Lender" means [redacted] and its successors and assigns.

2. BORROWER'S PROMISE TO PAY; INTEREST

In return for a loan received from Lender, Borrower promises to pay the principal sum of One Hundred Sixty Four Thousand Forty Six Dollars and Six Cents (Dollars U.S. \$164,046.06) plus interest, to the order of Lender. Interest will be charged on unpaid principal, from the date of disbursement of the loan proceeds by Lender, at the rate of Five Point Two Five percent (5.25%) per year until the full amount of principal has been paid.

3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

4. MANNER OF PAYMENT

(A) Time

Borrower shall make a payment of principal and interest to Lender on the first day of each month beginning on February 01, 2010. Any principal and interest remaining on the first day of January 01, 2040, will be due on that date, which is called the "Maturity Date."

(B) Place

Payment shall be made at [redacted] California 91109 or at such place a Lender may designate in writing by notice to Borrower.

(C) Amount

Each monthly payment of principal and interest will be in the amount of U.S. \$ 905.87. This amount will be part of a larger monthly payment required by the Security Instrument, that shall be applied to principal, interest and other items in the order described in the Security Instrument.

(D) Allonge to this Note for payment adjustments

If an allonge providing for payment adjustments is executed by Borrower together with this Note, the covenants of the allonge shall be incorporated into and shall amend and supplement the covenants of this Note as if the allonge were a part of this Note. [Check applicable box]

Graduated Payment Allonge Growing Equity Allonge Other [specify]

5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty, on the first day of any month. Lender shall accept prepayment on other days provided that Borrower pays interest on the amount prepaid for the remainder of the month to the extent required by Lender and permitted by regulations of the Secretary. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payments unless Lender agrees in writing to those changes.

6. BORROWER'S FAILURE TO PAY

(A) Late Charge for Overdue Payments

If Lender has not received the full monthly payment required by the Security Instrument, as described in Paragraph 4(C) of this Note, by the end of fifteen calendar days after the payment is due, Lender may collect a late charge in the amount of Four percent (4%) of the overdue amount of each payment.

(B) Default

If Borrower defaults by failing to pay in full any monthly payment, then Lender may, except as limited by regulations of the Secretary in the case of payment defaults, require immediate payment in full of the principal balance remaining due and all accrued interest. Lender may choose not to exercise this option without waiving its rights in the event of any subsequent default. In many circumstances regulations issued by the Secretary will limit Lender's rights to require immediate payment in full in the case of payment defaults. This Note does not authorize acceleration when not permitted by HUD regulations. As used in this Note, "Secretary" means the Secretary of Housing and Urban Development or his or her designee.

(C) Payment of Costs and Expenses

If Lender has required immediate payment in full, as described above, Lender may require Borrower to pay costs and expenses including reasonable and customary attorneys' fees for enforcing this Note to the extent not prohibited by applicable law. Such fees and costs shall bear interest from the date of disbursement at the same rate as the principal of this Note.

7. WAIVERS

Borrower and any other person who has obligations under this Note waive the right of presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due. "Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

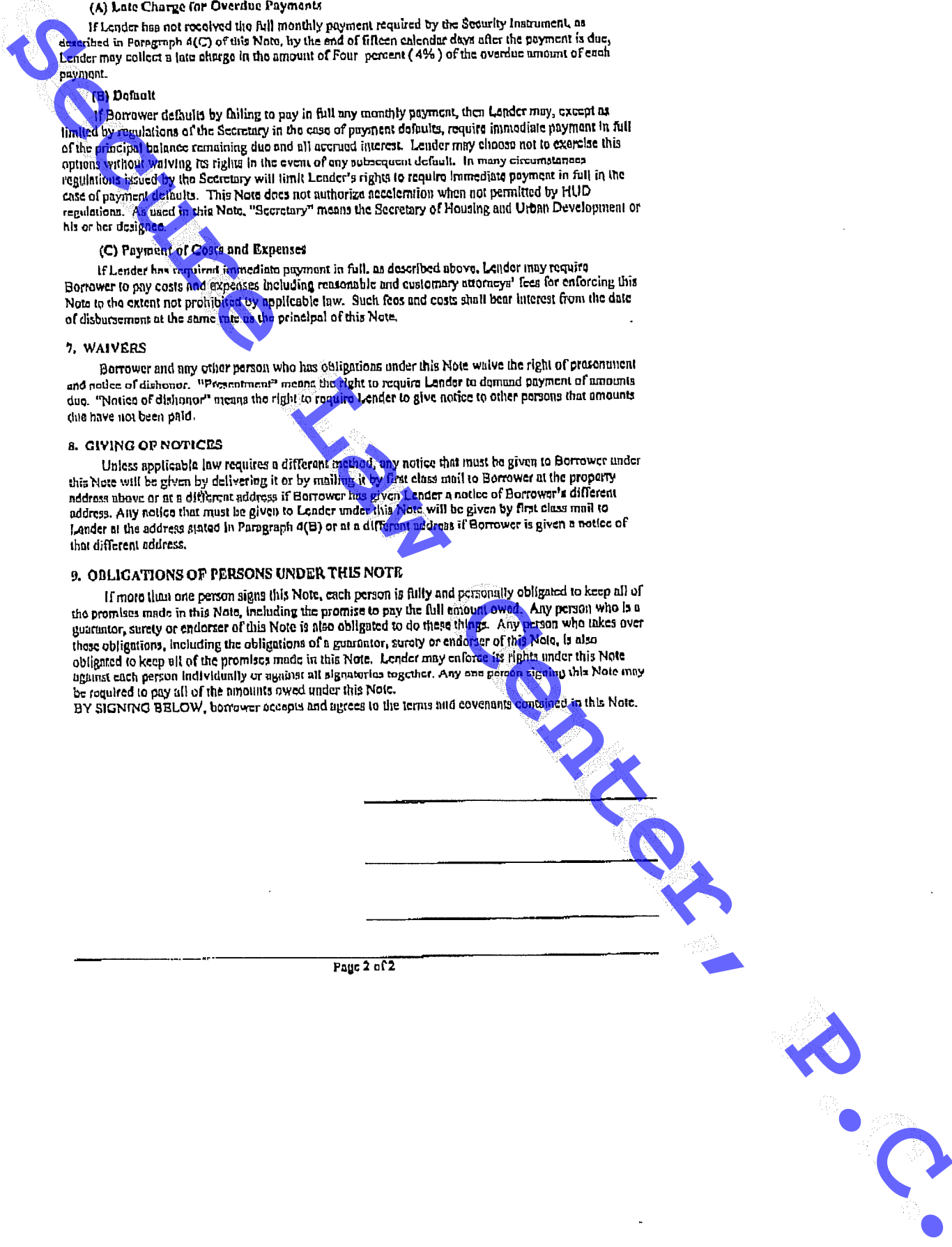
8. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to Borrower under this Note will be given by delivering it or by mailing it by first class mail to Borrower at the property address above or at a different address if Borrower has given Lender a notice of Borrower's different address. Any notice that must be given to Lender under this Note will be given by first class mail to Lender at the address stated in Paragraph 4(B) or at a different address if Borrower is given a notice of that different address.

9. OBLIGATIONS OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, borrower accepts and agrees to the terms and covenants contained in this Note.





2000112313000301200000112712202A001013004

Recording Requested by
[REDACTED] LP
WHEN RECORDED MAIL TO:

[REDACTED] LP
Van Nuys, CA 91410-0266
Attention: Document Control

DocID#: [REDACTED]

Space Above for Recorder's Use

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement (the "Agreement"), made on November 23, 2009 between [REDACTED] (the "Borrower(s)") and [REDACTED] LP ("Lender"), amends and supplements that certain (Mortgage/Deed of Trust) (the "Security Instrument") dated May 5, 2008 which covers the real and personal property described in the Security Instrument and defined therein as the 'Property', located at [REDACTED] Duncan, SC 29334.

The real property described being set forth as follows:

SAME AS IN SAID SECURITY INSTRUMENT

In consideration of the mutual promises and agreements exchanged, the parties hereto agree to modify the Security Instrument as follows:

The fifth [and sixth] sentence[s] of the first paragraph of the Security Instrument is[are] hereby amended to read in its[their] entirety as follows:

Borrower owes Lender the principal sum of One Hundred Sixty Four Thousand, Forty Six Dollars And Six Cents, (U.S. Dollars) (\$164,046.06). This debt is evidenced by Borrower's note dated the same date as the Security Instrument, as amended and restated as of the date herewith ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on January 1, 2040.

The Borrower[s] shall comply with all other covenants, agreements and requirements of the Security Instrument. Nothing in this Agreement shall be understood or construed to be a satisfaction or release in whole or in part of the Security Instrument. Except as otherwise specifically provided in this Agreement, the Security Instrument shall remain unchanged, and the Borrower[s] and BAC Home Loans Servicing, LP shall be bound by, and comply with all of the terms and provisions thereof, as amended by this Agreement, and the Security Instrument shall remain in full force and effect and shall continue to be a first lien on the above-described property. All capitalized terms not defined herein shall have the same meanings as set forth in the Security Instrument.

BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N.A.



Account No.: [REDACTED]
Borrower Name: [REDACTED]
Co-Borrower Name: [REDACTED]
FHA/VA Case #: [REDACTED]
Property Address: [REDACTED]
Duncan, SC 29334

NEGOTIATION AGREEMENT

We have received your request for assistance concerning your Loan with [REDACTED], LP. When signed by you, this letter will constitute a binding agreement ("Agreement") between you and [REDACTED] LP concerning [REDACTED] LP's discussions with you. Unless specifically agreed to in writing all parties whose names appear in the Acknowledgment Section below must sign this Agreement or it will not be a binding agreement.

1. Written Agreement and Amendments. We each acknowledge and agree that neither of us shall be bound by any agreement concerning your Loan until such agreement has been put in writing, is signed by each of us and is returned to [REDACTED], LP. Furthermore, in order to avoid any confusion or misunderstanding, each of us also agrees that any such written agreement may only be amended in writing that is agreed to and signed by each of us. We each acknowledge and agree that [REDACTED] LP will not consider entering into any agreement concerning your Loan until it first receives all the information that it requires in its sole judgment to evaluate such an agreement. Each of us also acknowledges and agrees that [REDACTED] LP will be under no obligation to accept partial payments on your Loan unless a written agreement signed by each of us and returned to [REDACTED], LP provides for the payment and receipt of such amounts. During our discussions, any amounts received by [REDACTED] LP which are less than the full amount due and owing under your Loan shall be, at [REDACTED]'s [REDACTED] LP's option, either (a) returned to you, or (b) credited towards the past due amount under your Loan and shall not be refunded to you.

2. Discussions. [REDACTED], LP is acting on behalf of the holder of your loan (the investor) and the mortgage and/or pool insurers. As such, any information that [REDACTED], LP provides to you is on their behalf.

3. Enforceability of Loan Documents. Notwithstanding any other provision of this Agreement to the contrary, or any claims by you to the contrary, any and all loan documents (the "Loan Documents") relating to your Loan, including without limitation the Note and Security Instrument, are presently in full force and effect, and shall remain in full force and effect unless and until a written document is signed by the appropriate parties specifically superseding and replacing all or some of the Loan Documents. We each acknowledge and agree that if your Loan is delinquent, [REDACTED] LP will continue to report all delinquencies to the credit reporting agencies. In addition, [REDACTED] LP will continue with any and all collection and foreclosure action concerning your Loan, and such action will not be suspended or canceled under any circumstances unless and until [REDACTED] LP specifically agrees in writing to suspend or cancel such action, or unless your Loan is fully reinstated or paid off. Therefore, each of us acknowledges and agrees that if your Loan is in foreclosure, a scheduled foreclosure sale will be conducted by [REDACTED] LP unless [REDACTED] LP specifically agrees in writing to suspend or cancel the foreclosure sale, or unless your [REDACTED] is fully reinstated or paid off in accordance with the Loan Documents and applicable law prior to the scheduled foreclosure sale.

Account No: 192122526

4. Obligation to Report Material Change in Circumstances. During the course of our discussions, you may be asked to provide certain information to [REDACTED], LP concerning your personal finances, the property, your Loan, or otherwise. You hereby acknowledge and agree that you will advise [REDACTED], LP immediately of any material change in the information that you provide to [REDACTED], LP.

5. No Waivers. No negotiations or any other action undertaken by you and/or [REDACTED], LP pursuant to this Agreement shall constitute a waiver of any party's rights under the Loan Documents, except to the extent specifically stated in a written agreement complying with the provisions of paragraph 1. In addition, any forbearance by [REDACTED], LP in exercising any right or remedy under this Agreement or as otherwise afforded by applicable law shall not be a waiver or preclude the exercise of that or any other right or remedy.

6. Miscellaneous. This Agreement (i) constitutes our entire agreement relating to the ongoing or contemplated discussions identified herein and supersedes any prior or contemporaneous representations or agreements (whether oral or written) not contained herein concerning your Loan or the subject matter of this Agreement; (ii) shall inure to the benefit of and be binding upon the parties hereto and their respective heirs, successors and assigns; (iii) shall be governed by California law, without giving affect to principles of conflicts of law; and (iv) may be executed in one or more counterparts, each of which shall constitute an original and all of which taken together shall constitute one and the same instrument. In the event of any dispute hereunder, the prevailing party shall be entitled to recover all of such party's costs and attorneys' fees from the non-prevailing party. The Headings used in this Agreement are used for convenience only and shall not be used to interpret any term hereof. Each party executing this Agreement represents that such party has the full authority and legal power to do so.

If the foregoing accurately sets forth your understanding concerning your discussions with [REDACTED], LP, please sign this Agreement in the space provided below and return one duplicate original to the undersigned. Under no circumstances will an arrangement be entered into with you until this Agreement is first signed and returned to [REDACTED], LP.

ACKNOWLEDGMENT SECTION

I ACKNOWLEDGE AND AGREE THAT I HAVE READ AND AM FAMILIAR WITH THE TERMS AND CONDITIONS CONTAINED IN THIS LETTER AGREEMENT. I AGREE TO ABIDE BY THEM.

[REDACTED]

[REDACTED] _____
Date

_____ 20____
Date

_____ 20____
Date

_____ 20____
Date

