

March 30, 2009

Loan Number: 0043643865

WACHOVIA

JESSIE H [REDACTED]
50 VIA [REDACTED]
AMERICAN CYN, CA 94503-1446

Re: Modification Agreement

Dear JESSIE H [REDACTED]:

This letter confirms that Wachovia Mortgage will agree to modify your loan as set forth in the enclosed Modification Agreement. Please sign the Modification Agreement and return the executed agreement with the first payment due under the modified terms in the amount of \$1,313.61. The Modification Agreement must be signed, without any alterations, changes or deletions, by all borrowers and received by Wachovia Mortgage no later than April 6, 2009.

If your loan had an adjustable rate prior to this modification agreement, the previous interest rates are listed on the attached table (if applicable).

Thank you for your modification request. You are a valued customer and we appreciate you allowing Wachovia Mortgage to be your lender. Should you have any questions, please contact us at 800-642-0257, ext. 46951. We will be happy to assist you Monday through Friday, 9:00 a.m. to 9:00 p.m., E.T.

For your convenience, you may obtain home loan information at wachovia.com.

Loan Modifications
Loan Service Department

Enclosure(s)

Please be advised that Wachovia Mortgage may be attempting to collect a debt. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, Wachovia Mortgage is only exercising its rights against the property and is not attempting to hold you personally liable on the Note.



ATTACHMENT:
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WACHOVIA

JESSIE H SALANGA

Loan Number: 0043643865

PAYMENT EFF. DATE	INTEREST RATE	MARGIN	INDEX
08/15/2008	7.080%	3.340%	3.740%
09/15/2008	7.110%	3.340%	3.770%
10/15/2008	7.070%	3.340%	3.730%
11/15/2008	7.080%	3.340%	3.740%
12/15/2008	7.100%	3.340%	3.760%
01/15/2009	7.120%	3.340%	3.780%
02/15/2009	7.100%	3.340%	3.760%
03/15/2009	7.030%	3.340%	3.690%
04/15/2009	6.940%	3.340%	3.600%



Home Retention Division
keeping the dream alive!

March 23, 2009

Countrywide Home Loans Servicing LP
Attn Home Retention Division: SV-HRD S-L
400 Countrywide Way
Simi Valley, CA 93065

705 S Harris Ave
Compton CA 90221

HR CHLP L 153136706
Printed by: 705 S HARRIS AVE UNIT 100
Address: COMPTON CA 90221
BORROWER'S COPY

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, 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 \$314,197.42 prior to your first payment date. The amount added to your loan is:

Interest:	\$24,258.09
Fees:	\$135.00
Escrow:	\$2,397.01
Total:	\$26,690.10

Your new modified monthly payment will be \$1,167.91, effective with your May 1, 2009 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.

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.

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 now 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.

A breakdown of your payment is as follows:

Interest Payment	\$916.40
Escrow / Other ins:	\$251.51
Total Payment	\$1,167.91

WHAT YOU SHOULD DO

The following amount 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:	\$0.00
Outstanding Late Charges:	\$0.00
NSF/Misc. Fees:	\$0.00
Delinquent Mortgage Payment(s):	\$0.00
Modified Mortgage Payment(s):	\$0.00
Partial Payment:	\$0.00
Total Amount Due:	\$0.00

This offer is contingent on the following:

- Copy of your most recent supporting income receipts (pay stubs). If you are self-employed, please include the last 2 quarters of your Profit and Loss Statements (PL Statements). If you have recently secured new employment, please include a letter from your employer verifying net and gross income. Please do not send originals.
- A lender's title insurance policy or endorsement, which insures the Modified Mortgage as a valid 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 interest to the Modified Mortgage.

This offer is contingent upon Countrywide Home Loans Servicing LP receiving relief from the Automatic Stay for any bankruptcy in which the property referred to in the Loan Modification Agreement is included at the time of the modification.

If any issues arise between the date of this commitment and the date on which all of the terms and conditions of this letter are finalized, including, but not limited to, deterioration in the condition of the property, lawsuits, liens, additional expenses and defaulted amount, then we may terminate this offer and pursue all collection action, including foreclosure.



Countrywide

Home Retention Division

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This letter does not stop, waive or postpone the collection actions, or credit reporting actions we have taken or contemplate taking against you and the property. In the event that you do not or cannot fulfill ALL of the terms and conditions of this letter no later than April 2, 2009, we will continue our collections actions without giving you additional notices or response periods.

The following documents have been enclosed:

Modification Agreement

Must be signed in the presence of a Notary. The notary acknowledgment must be in recordable form. All parties who own an interest in the property must sign the modification agreement as their name appears.

California All Purpose Acknowledgment

This document will only be used if the loan modification agreement is being executed in the state of California. It will be utilized by a notary of the state of California in place of the notary section contained in the Loan Modification Agreement.

The following documents may have been included if applicable to your loan:

PayOption Loan Disclosure

All parties who own an interest in the property must sign the PayOption Loan Disclosure as their name appears.

Bankruptcy Disclosure

All parties who own an interest in the property must sign the Bankruptcy Disclosure as their name appears.

Please return all of the enclosed documents to us in the enclosed pre-paid FED EX envelope no later than April 2, 2009 together with a certified check or money order (with loan number on the check) in the amount of \$0.00 to the following address:

Countrywide Home Loans Servicing LP
Attn Home Retention Division; SV-HRD S-L
400 Countrywide Way
Simi Valley, CA 93065

THANK YOU FOR YOUR BUSINESS

**BORROWER'S
COPY**

HOPE Department