

OLD



YOU'RE MORE THAN A CUSTOMER, YOU'RE A CLIENT™

PROPERTY ADDRESS:

[REDACTED]

3734 RE PH

[REDACTED]



MONTHLY STATEMENT

| | |
|---------------------------------|------------|
| Loan Number: [REDACTED] | |
| Statement Date: | 09/18/08 |
| Interest Paid To | 09/01/08 |
| Payment Due | 10/01/08 |
| Past Due Amount | \$.00 |
| Next Due Date | 10/01/08 |
| Next Interest Rate | 7.49800 |
| Next Note Amount P&I Payment** | \$1,044.71 |
| Next Escrow Payment | \$200.84 |
| Next Optional Insurance Payment | \$.00 |
| Next Fee Receivable Payment | \$.00 |
| Next Payment Due | \$1,245.55 |
| Minimum Amount Due | \$1,245.55 |

** May not include all accrued interest or principal, if negative amortization is occurring on your loan.

| | |
|---------------------------|--------------|
| Principal Balance | \$401,505.91 |
| Fee Receivable Balance | \$.00 |
| Uncollected Late Charges* | \$.00 |
| Escrow Balance | \$693.66 |
| Unapplied Funds Balance | \$.00 |
| Interest Paid YTD | \$10,156.84 |
| Escrowed Taxes Paid YTD | \$781.34 |

* Late Charges Due on Prior Payments Posted

| | |
|---------------------------------------|------------|
| 10/01/08 Alternative Payment Options: | |
| Projected Interest Only Payment | \$2,709.58 |
| Projected Fully Amortizing Payment | \$2,888.48 |
| Projected 15 YR Amortizing Payment | N/A |

If you pay the Principal Balance shown on this statement, or you are making your last regularly scheduled payment, you will still have a balance due of interest accrued from the date of your last payment to the date we receive your payment, plus any unpaid additional fees and/or charges that may have been incurred but are not yet paid.

Any Past Due Amount is immediately due and payable. Non-payment of amounts due constitutes a default and your loan is subject to collection remedies. If you pay the Next Payment Due, but do not pay the Past Due Amount, your payment will be insufficient to cure the default and your current payment may not be applied. If you send less than the Minimum Amount Due, it may delay the application of your payment.

Payment must be received by the close of business 10/16/08 or a late charge of \$62.68 will be assessed. Amounts paid in excess of the Minimum Amount Due will be applied to your account according to the provisions of your loan documents.

Automated payment and balance information is available 24 hours a day by calling (800) 528-3669. Should you have any other questions regarding your mortgage, Client Service Representatives are available to answer your questions Monday thru Friday, 8:00 AM to 8:00 PM.

PRIOR PAYMENT TRANSACTION SUMMARY

| Date | Description | Debit | Credit | Balance | Minimum Payment Due |
|-------|-------------|------------|------------|-------------|---------------------|
| 09/12 | MTG PAYMENT | \$1,248.85 | \$2,589.21 | \$1,524.50- | \$200.84 |

pd 10/10/08
 \$1,245.55

Minimum Payment: The minimum payment is the minimum amount that you must pay. This amount may be insufficient to cover all of the monthly interest due. The unpaid interest, known as negative amortization, will be added to your principal balance.
Interest Only Payment: The interest only payment will pay only the monthly interest due. It will not reduce your principal balance. This payment option is only available if the monthly interest is greater than the minimum payment due.
Fully Amortized Payment: The fully amortized payment is calculated using the current interest rate, the current unpaid balance and the remaining term on your loan. This option will pay some of the principal and the monthly interest due. This option is only available if the fully amortized payment is greater than the minimum payment due.
15 Year Amortized Payment: The 15-year payment is calculated using the current interest rate, the current unpaid principal balance and a 15-year term. This option will pay some of the principal and the monthly interest due. When selecting this option, please check your loan documents for any prepayment fee that may be affected if your loan documents do not specifically allow for a 15 year option.