

Week of 2/16/09 To 2/20/09

Negotiator: ~~XXXXX XXXXX~~

Clients Name: Mary-~~XXXXXX~~ Lender Wells Fargo

Results:

\* Received Modification Offer Interest rate 7.5% Fixed for 30 years compare to 9.99% adjustable. Borrower accepted the modification offer.

Clients Name: Edmundo ~~XXXXXX~~ Lender Ocwen (Second Lien)

Results:

\* Received Modification for second lien (Ocwen) reduced principal balance from \$79,325.93 to \$43,423.44 with interest rate 2% for the first 5 years. Borrower is still thinking to accept this offer.

Week of 02/16/09 to 02/20/2009

Underwriter: ~~Alison [redacted]~~

Clients name: Maribel [redacted] Lender: Indymac

Date: 2/20/09

Results:

Stip agreement. Customer put on a repayment plan for 2 months. Payment 1019.08 with escrow (payment lower by \$345) Come April reviewed for loan mod.

Clients name:        Lender:

Date:

Results:

Date:

Clients name:                   

Results:

Clients name:        Lender(s) Homecoming

Results:                   

.

Name: Lender:

Date:

Results:.

Week of 2/16/09 to 2/20/09

Negotiator: ~~\_\_\_\_\_~~

Clients name: Robert \_\_\_\_\_ Lender: Saxon

Results:

New PITI \$1,633.10 with an interest rate of 2%  
fixed for 5 yrs. After the loan will go back to  
original terms

Clients name: ~~\_\_\_\_\_~~ John Lender: SFS

Results:

NEW PITI \$1,112.00 a month. Rate was not  
reduced (Investor didn't allow it) but the client  
CAN KEEP his home! His payment INCREASED BY  
\$40

Clients name: ~~\_\_\_\_\_~~ Ael Lender: COUNTRYWIDE

Results:

NEW PITI \$1,035.78 INTEREST RATE 5.4 Fixed  
for 40 yrs. ORIGINAL MORTGAGE was 6.5% I/O  
LOAN WITH A PAYMENT OF \$1,300<sup>00</sup>

Clients name: \_\_\_\_\_ Lender: \_\_\_\_\_

Results:

Clients name: \_\_\_\_\_ Lender: \_\_\_\_\_

Results:

Week of 2/16/09 to 2/20/09

Negotiator: ~~XXXXXXXXXX~~

Clients name: Correa Lender: Regions

Results:

no down payment - paper work due 2/23/09

~~1/0~~ only for 12 mos \$ 547.22 + 212.51 escrow - 759.76

Rate 5.5% - Remains of Term. 1st payment 4/1 After 12 mos pmt 677.90 by 1/1

Clients name: Villenas Lender: GMAC

Results:

Down payment \$ 2,431 1% Syn fix payment 2,412.18  
no escrow.

still working on 2nd Quantum.

Clients name: Owens Lender: ASC

Results:

pmt 3,575.53 fx 4.8% until 1/1/07  
Escrow - 704.39

Week of 02/16/09 to 02/20/09

Negotiator: ~~\_\_\_\_\_~~

Clients name: Horvath, A. Lender: Countrywide

Results:

Loan Modification is a step up. 5.25% for 1<sup>st</sup> year  
then 6.25% in 2<sup>nd</sup> year. Goes to 7.25% in 3<sup>rd</sup> year.

3,200 contribution  
Customer doesn't want it because; no balance reduction, lender would not  
"fix" credit.

Clients name: ~~\_\_\_\_\_~~, \_\_\_\_\_ Lender: Countrywide

Results:

4.25% 5 year F.O. Compared to the current ARM  
that the customers have. Customers signed and returned  
docs. They will complete the loan mod.

Clients name: \_\_\_\_\_ Lender: \_\_\_\_\_

Results:

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\_\_\_\_\_  
\_\_\_\_\_

Clients name: \_\_\_\_\_ Lender: \_\_\_\_\_

Results:

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\_\_\_\_\_  
\_\_\_\_\_

Clients name: \_\_\_\_\_ Lender: \_\_\_\_\_

Results:

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\_\_\_\_\_  
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