



FreedomTeam
Financial

Choice LC Rep.

Projected Mail Date: In House

Exp. Date:

1st 2nd 3rd Mortgage

Lender Contact Name

Phone w/ex:

Subject Property:

Preliminary Resolve Notice for File:

Dear Mr./Mrs. _____

This letter is to notify you of the resolution agreed to by your lender. We appreciate the trust placed in us. We are excited to inform you of the new terms of your mortgage:

On 06/23 Mr./Mrs. _____ from AT&T informed us of the following modification to your loan:

Previous Balance:

Past due amount added to principle:

Principal Balance Reduction:

Past due amount not added to principle:

New Balance: \$ 289,600.01

Previous Payment: \$ 2,571.44

Escrow Amount:

P & I_ Interest Only_

Monthly payment Reduction: \$ 839.49

Due Date:

Certified funds_

Good Faith or Down Payment:

Due Date:

Certified Funds_

New Payment: \$ 1,731.95

Escrow Amount:

P & I_ Interest Only_

Previous Interest Rate:

Fixed_ Arm_

Interest Rate Reduction:

Fixed_ Arm_

New Rate:

Years/Months:

Year	Rate	Payment
1	5.5%	\$ 1,731.95
2	5.75%	\$ 1,774.93
3	6.0%	\$ 1,817.18
4	6.91%	\$ 1,770.28

2nd Mortgage Balance:

Cash Settlement:

2nd Mortgage Savings:

Total savings (lifetime of loan)

Principal Balance Reduction:

Total Payment Savings:

Total Interest Savings:

Cash Settlement Savings:

TOTAL SAVINGS:

Your lender may follow-up with written confirmation of this resolution. Don't hesitate to call us if you have any questions regarding your modification.

Thank you for allowing Choice Loan Consulting to go to work for you. We appreciate your business. On behalf of the team we want to let you know that it has been our privilege to serve you. We look forward to helping you in any way possible in the future and wish you the best in all that you do!

Sincerely,



Projected Mail Date: 10 JUN 09

Exp. Date: 23 JUN 09

1st 2nd 3rd Mortgage

Lender Contact Name:

Phone w/e...

Subject Property:

Preliminary Resolve Notice for File:

Dear Mr. /Mrs. _____

This letter is to notify you of the resolution agreed to by your lender. We appreciate the trust placed in us. We are excited to inform you of the new terms of your mortgage:

On 6/15/09 Mr./Mrs. _____ from AHMSI informed us of the following modification to your loan:

Previous Balance: . . . \$157,595.43 Past due amount added to principle: Approx. \$15,100

Principal Balance Reduction: 0 Past due amount not added to principle: N/A

New Balance:

Previous Payment: \$1,285.52 Escrow Amount: P & I Interest Only

Monthly payment Reduction: \$309.46 Due Date: 1 AUG 09 Certified funds Yes

Good Faith or Down Payment: 0 Due Date: Certified Funds

New Payment: \$976.06 Escrow Amount: incl. P & I Interest Only

Previous Interest Rate: Fixed Arm

Interest Rate Reduction: 3 1/2 % Fixed Arm

New Rate:

Years/Months: 3 1/2 % TAX = 112.98

2nd Mortgage Balance: 0 INSUR. = 28.58

Cash Settlement: 0 previously settled \$141.46 Total Monthly

2nd Mortgage Savings: N/A (\$269.79 previously) } 3 Months = \$928.38

Total savings (lifetime of loan) Principal Balance Reduction: 0 } Taxes & insurance included in new payment *

Total Payment Savings: \$309.46

Total Interest Savings: 0

Cash Settlement Savings: 0

TOTAL SAVINGS: \$928.38

Your lender may follow-up with written confirmation of this resolution. Don't hesitate to call us if you have any questions regarding your modification.

Thank you for allowing Choice Loan Consulting to go to work for you. We appreciate your business. On behalf of the team we want to let you know that it has been our privilege to serve you. We look forward to helping you in any way possible in the future and wish you the best in all that you do!

Sincerely,
Your friends at Choice Loan Consulting
Choice Loan Consulting 1400 North Gilbert Road, Suite H, Gilbert, Arizona 85234 1-888-944-4084

Amj



Projected Mail Date: 7-6-09
Lender Contact Name:
Subject Property:

Exp. Date:
Phone w/ex:

1st 2nd 3rd Mortgage

Preliminary Resolve Notice for File:

Dear Mr./Mrs.

This letter is to notify you of the resolution agreed to by your lender. We appreciate the trust placed in us. We are excited to inform you of the new terms of your mortgage:

On 6-26-09 Mr./Mrs. _____ from AMSI informed us of the following modification to your loan:

Previous Balance:
Principal Balance Reduction:
New Balance:

Past due amount added to principle:
Past due amount not added to principle:

Previous Payment:
Monthly payment Reduction:
Good Faith or Down Payment:
New Payment:

Escrow Amount: P & I Interest Only_
Due Date: Certified funds_
Due Date: Certified Funds_
Escrow Amount: P & I Interest Only_

Previous Interest Rate: 5.89% option ARM Fixed_ Arm_
Interest Rate Reduction:
New Rate: SEE Fixed_ Arm_
Years/Months:

STEP 6 LOAN MODIFICATION
1ST YEAR 2%
2ND YEAR 3%
3RD YEAR 4%
4TH YEAR 5% FIXED FOR THE REST

2nd Mortgage Balance:
Cash Settlement:
2nd Mortgage Savings:

Total savings (lifetime of loan)

Principal Balance Reduction:
Total Payment Savings:
Total Interest Savings:
Cash Settlement Savings:
TOTAL SAVINGS:

- MOVES FROM OPTION ARM TO A FIXED RATE. \$
- NO JULY PAYMENT

Your lender may follow-up with written confirmation of this resolution. Don't hesitate to call us if you have any questions regarding your modification.

Thank you for allowing Choice Loan Consulting to go to work for you. We appreciate your business. On behalf of the team we wish to let you know that it has been our privilege to serve you. We look forward to helping you in any way possible in the future and wish you the best in all that you do!

Sincerely,

Your friends at Choice Loan Consulting