



# FreedomTeam Financial

Projected date for arrival of Resolve to Borrower: Borrower has received the appraisal

Lender Contact Phone w/ex:

Subject Property:

1<sup>st</sup>  2<sup>nd</sup>  3<sup>rd</sup> Mortgage

## Preliminary Resolve Notice for File:

Dear Mr./Mrs. Customer,

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 03/17/09 Mr. Mrs. \_\_\_\_\_ from Am Trust \_\_\_\_\_  
informed us of the following modification to your loan:

Previous Balance: ~~\$~~ 420,000

Principal Balance Reduction: 0

New Balance: ~~\$~~ 42,798.84

Previous Payment: ~~\$~~ 2,581.87

Monthly payment Reduction: ~~\$~~ 1,577.72

New Payment: ~~\$~~ 1,004.15

Previous Interest Rate: 6.5%

Interest Rate Reduction: 4.5%

New 30 Year Fixed Rate: 2.0%  
3yr

Total savings (lifetime <sup>3yr</sup> of loan)

Previous total payments: ~~\$~~ 92,947.32

**TOTAL SAVINGS:** ~~\$~~ 56,797.84

New total payments: ~~\$~~ 36,149.46

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



Remedy Mail Operations  
P.O. Box 10348  
Des Moines, IA 50306-0348

June 09, 2009

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Dear \_\_\_\_\_

RE: Loan Number: \_\_\_\_\_ Client

This notice is to inform you of upcoming changes to your adjustable rate mortgage loan interest rate and payment. The interest rate change date for your loan is July 01, 2009, with a new payment effective date of August 01, 2009. The next adjustment will occur in 6 months.

The interest only installment due on your loan will be adjusted from \$ 512.99 to \$ 395.56. This amount was calculated based on a remaining loan term of 300 months and a principal balance of \$ 104,762.80, which is the expected balance outstanding as of the payment change date. The new total payment (including escrow, if applicable) due on August 01, 2009 is \$ 489.65.

The index value used to determine the interest rate has changed from 0.00000% to 1.24000%. The current index value was published on 06-01-09. This is the selected index value for the index known as "6 MONTH LIBOR 1ST BUSINESS DAY (WALL ST. JOURNAL)". Effective with your August 01, 2009 payment, your interest rate will be adjusted from 5.37500% to 3.58000%. This rate is the sum of 2.25000% (the margin) and the current index. This total may be different due to rounding and limitations (caps and floors) as specified in your Note.

If you have questions regarding this notice please contact our Customer Service Department at (800)842-7634, between the hours of Mon - Fri 8am-6pm In Your Time Zone.

ARG11-008/CVI



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