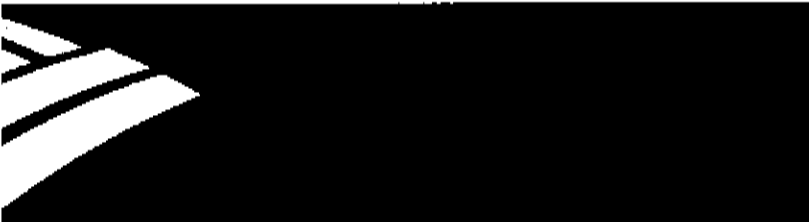



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**Your Loan Modification  
Trial Period Plan is Here!  
Return the Enclosed  
Package by 2/1/2010.**



Bank of America  Home Loans

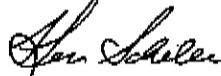
December 16, 2009

We recently sent you a letter with instructions on how to start making your new trial period mortgage payment of \$968.96 as part of the three-month trial period under the Federal Government's Home Affordable Modification Program. If you haven't already done so, it is important that you take the first step by making your first month's trial period mortgage payment as soon as possible. **Making this payment allows you to begin the trial period while you gather the requested documentation.**

**Remember, there are no fees associated with this program.** If for some reason you are not eligible for the Home Affordable Modification Program once you've started the trial period, we will contact you and review other options. **Once you've made your first trial period mortgage payment, the next step is for you to return the requested documents and enclosed forms** in order to finalize the three-month trial period and qualify for the permanent modification of your loan.

For your convenience, a detailed **Return Package Checklist** is enclosed. We have also enclosed an envelope to assist you in returning the requested documents by 2/1/2010. Call us today at 1.866.994.0181 if you have questions about this package. If you would like to make your first month's trial period mortgage payment, call 1.800.669.6650.

Sincerely,



Ken Scheller  
Senior Vice President  
Home Retention Division  
BAC Home Loans Servicing, LP

***P.S. Please complete the enclosed documents and return them with the required financial information by 2/1/2010. Again, if you have not made your first payment, please call 1.800.669.6650.***

**HELPING YOU STAY IN YOUR HOME.**

**MAKING  
HOME  
AFFORDABLE**

Section 2a: Home Affordable Modification Trial Period Plan  
Step 1 - Mortgage Servicer Copy 1

- E. Under penalty of perjury, all documents and information I have provided to Servicer pursuant to this Plan, including the documents and information regarding my eligibility for the program, are true and correct; and
  - F. If Servicer requires me to obtain credit counseling, I will do so.
2. **The Trial Period Plan.** On or before each of the following due dates, I will pay the Servicer the amount set forth below ("Trial Period Payment"), which includes payment for Escrow Items, including real estate taxes, insurance premiums and other fees, if any, of U.S. \$968.96.

Trial Period Payment #	Trial Period Payment	Due Date On or Before
1	\$968.96	2/1/2010
2	\$968.96	3/1/2010
3	\$968.96	4/1/2010

The Trial Period Payment is an estimate of the payment that will be required under the modified loan terms, which will be finalized in accordance with Section 3 below.

During the period (the "Trial Period") commencing on the Trial Period Effective Date and ending on the earlier of: (i) the first day of the month following the month in which the last Trial Period Payment is due (the "Modification Effective Date") or (ii) termination of this Plan, I understand and acknowledge that:

- A. TIME IS OF THE ESSENCE under this Plan;
- B. Except as set forth in Section 2.C. below, the Servicer will suspend any scheduled foreclosure sale, provided I continue to meet the obligations under this Plan, but any pending foreclosure action will not be dismissed and may be immediately resumed from the point at which it was suspended if this Plan terminates, and no new notice of default, notice of intent to accelerate, notice of acceleration, or similar notice will be necessary to continue the foreclosure action, all rights to such notices being hereby waived to the extent permitted by applicable law;
- C. If my property is located in Georgia, Hawaii, Missouri, or Virginia and a foreclosure sale is currently scheduled, the foreclosure sale will not be suspended and the Servicer may foreclose if I have not made each and every Trial Period Payment that is due before the scheduled foreclosure sale. If a foreclosure sale occurs pursuant to this Section 2.C., this agreement shall be deemed terminated;
- D. The Servicer will hold the payments received during the Trial Period in a non-interest bearing account until they total an amount that is enough to pay my oldest delinquent monthly payment on my loan in full. If there is any remaining money after such payment is applied, such remaining funds will be held by the Servicer and not posted to my account until they total an amount that is enough to pay the next oldest delinquent monthly payment in full;
- E. When the Servicer accepts and posts a payment during the Trial Period it will be without prejudice to, and will not be deemed a waiver of, the acceleration of the loan or foreclosure action and related activities and shall not constitute a cure of my default under the Loan Documents unless such payments are sufficient to completely cure my entire default under the Loan Documents;
- F. If prior to the Modification Effective Date, (i) the Servicer does not provide me a fully executed copy of this Plan and the Modification Agreement; (ii) I have not made the Trial Period payments required under Section 2 of this Plan; or (iii) the Servicer determines that my representations in Section 1 are no longer true and correct, the Loan Documents will not be modified and this Plan will terminate. In this event, the Servicer will have all of the rights and remedies provided by the Loan Documents, and any payment I make under this Plan shall be applied to amounts I owe under the Loan Documents and shall not be refunded to me; and



Section 2A: Home Affordable Modification Trial Period Plan  
Step 1 - Mortgage Servicer Copy 1

Investor Loan #

**HOME AFFORDABLE MODIFICATION PROGRAM TRIAL PERIOD PLAN  
(Mortgage Servicer Copy 1)**

Trial Period Plan Effective Date: 2/1/2010

Borrower ("I"):  
Servicer ("Servic  
Date of first lier  
Loan Number:  
Property Addre

If I am in compliance with this Trial Period Plan (the "Plan") and my representations in Section 1 continue to be true in all material respects, then the Servicer will provide me with a Home Affordable Modification Agreement ("Modification Agreement"), as set forth in Section 3, that would amend and supplement (1) the Mortgage on the Property, and (2) the Note secured by the Mortgage. The Mortgage and Note together, as they may previously have been amended, are referred to as the "Loan Documents." Capitalized terms used in this Plan and not defined have the meaning given to them in the Loan Documents.

If I have not already done so, I am providing confirmation of the reasons I cannot afford my mortgage payment and documents to permit verification of all of my income (except that I understand that I am not required to disclose any child support or alimony unless I wish to have such income considered) to determine whether I qualify for the offer described in this Plan (the "Offer"). I understand that after I sign and return two copies of this Plan to the Servicer, the Servicer will send me a signed copy of this Plan if I qualify for the Offer or will send me written notice that I do not qualify for the Offer. This Plan will not take effect unless and until both I and the Servicer sign it and Servicer provides me with a copy of this Plan with the Servicer's signature.

- 1. **My Representations.** I certify, represent to Servicer and agree:
  - A. I am unable to afford my mortgage payments for the reasons indicated in my Hardship Affidavit and as a result, (i) I am either in default or believe I will be in default under the Loan Documents in the near future, and (ii) I do not have sufficient income or access to sufficient liquid assets to make the monthly mortgage payments now or in the near future;
  - B. I live in the Property as my principal residence, and the Property has not been condemned;
  - C. There has been no change in the ownership of the Property since I signed the Loan Documents;
  - D. I am providing or already have provided documentation for all income that I receive (and I understand that I am not required to disclose any child support or alimony that I receive, unless I wish to have such income considered to qualify for the Offer);

<sup>1</sup> If there is more than one Borrower or Mortgagor executing this document, each is referred to as "I". For purposes of this document words signifying the singular (such as "I") shall include the plural (such as "we") and vice versa where appropriate.

