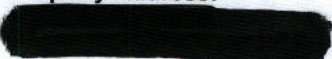


Attn: Home Retention Division
BAC Home Loans Servicing, LP
100 Beecham Drive Suite 104
Pittsburgh, PA 15205

Notice Date: August 29, 2009

Account No.: 

Property Address: 

*Best Loan Modification Property
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IMPORTANT MESSAGE ABOUT YOUR LOAN

Dear 

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You are eligible¹ for a program which provides a variety of options to help, including:

- Possible 5 year interest rate freeze and/or reduction
- Interest-only payments for a ten (10) year period
- Elimination of the negative amortization feature on your loan (To understand negative amortization; please see the important terms in this document)
- Assistance with past due amounts

In order to take advantage of the options above, you must agree to the enclosed modification agreement and return it to us as indicated below.

The enclosed modification agreement fixes your interest rate at 4.375%, and result in a new monthly payment amount of \$1,584.11.² This rate will take effect on 1st day of October, 2009 and will be fixed for a period of five years. At the end of that period and each year after, your interest rate may increase.

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¹ Your eligibility is based upon information you provided to us and may be subject to validation.

² This payment is subject to change if your escrow payment changes.

BAC Home Loans Servicing, LP is a subsidiary of Bank of America, N.A.

