

APR. 11. 2006 9:29AM 6619512575

NO. 0513 P. 3

Account No.: [REDACTED]

All payments made by you to Countrywide under this Agreement shall be payable by means of a cashier's check, money order or certified check. Additionally, Countrywide must receive each payment on or before the agreed upon dates which are listed on the Schedule or Amended Schedule, if any.

If you are using Countrywide's automatic payment service, Pay Plan, you must terminate that service and issue all payments due directly to Countrywide until your account is brought current, at which time you may request that the Pay Plan service resume. Payments will not be considered made until Countrywide has received final credit for such payment. A fee up to \$25.00 (\$40.00 in FL) will be charged for each returned payment except as otherwise limited by law. All payments under this Agreement shall be remitted to the following address:

**Countrywide Home Loans
P.O. Box 680694
Dallas, TX 75266-0694**

Credit Reporting: The status of your Loan will be reported monthly to all respective credit reporting agencies for the duration of this Agreement and thereafter. Accordingly, for the duration of this Agreement and thereafter, Countrywide will report your Loan as delinquent if your Loan is not completely current under your Loan documents, even if you make timely payments to Countrywide in accordance with the Schedule or Amended Schedule, if any. This Agreement does not constitute an agreement by Countrywide to waive any reporting of the delinquency status of your Loan payments. Countrywide specifically reserves any rights it may have relating to your Loan, including any rights it may have under your note and security instrument.

Property Taxes and Insurance: If Countrywide does not maintain an impound account with respect to your Loan, it is your responsibility to pay all property taxes and premiums for insurance by their due date, as required in your Loan documents. If Countrywide does maintain an impound account with respect to your Loan, you agree to forward to Countrywide the amounts required to permit the impound account to contain a sufficient balance so that payments for property taxes and insurance may be made on time. The failure to pay property taxes or insurance before their due date, if there is no impound account, or to forward to Countrywide sufficient funds so that such payment may be made from your impound account, shall constitute an event of default, and, at Countrywide's option, this Agreement shall terminate immediately and automatically without further notice to you. If there are any optional insurance coverages (life insurance, disability insurance, accidental death insurance, etc.) obtained by you through Countrywide Insurance Services which relate to your Loan, please contact Countrywide Insurance Services at 1-800-669-6656 for continued coverage information while this Agreement is in effect.

Read Carefully - Specific Release of Claims: In consideration for Countrywide entering into this Agreement, you agree to release and discharge Countrywide, and all of its investors, employees and related companies, from any and all claims you have or may have against them concerning the Loan. Although California law (specifically Section 1542 of the California Civil Code) provides that "[a] general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor," you agree to waive that provision, or any similar provision under other state or federal laws, so that this release shall include all and any claim whatsoever of every nature concerning the Loan, regardless of whether you know about or suspect such claims including, but not limited to, claims arising under the following federal acts, and their rules and implementing regulations: *Equal Credit Opportunity Act, Home Mortgage Disclosure Act, Electronic Fund Transfer Act, Truth In Lending Act, Real Estate Settlement Procedures Act, Fair Credit Reporting Act, Fair Housing Act, and Fair Debt Collection Practices Act*. This release shall remain effective even if this Agreement terminates for any reason.

Waiver: Any forbearance by Countrywide in exercising any right or remedy under this Agreement or as otherwise afforded by applicable law shall not be a waiver or preclude the exercise of that or any other right or remedy. For example, if Countrywide decides to accept a partial or untimely payment from you instead of terminating this Agreement as provided herein, Countrywide shall not be precluded from rejecting a subsequent partial or untimely payment, terminating this Agreement, and commencing or continuing, as the case may be, foreclosure proceedings or taking any other action permitted by law.

Fair Debt Collection Practices Notice: Please be advised that this communication is from a debt collector.

Miscellaneous Provisions: The invalidity of any portion of this Agreement shall in no way affect the balance thereof. All parties to this Agreement represent that they have been advised as to the effect of this Agreement by their own attorneys, have investigated the facts they deem necessary and are not relying upon any representations or acknowledgments, whether oral or in writing, of any other party hereto except as contained herein. Each covenant set forth in this Agreement shall inure to the benefit of and be binding upon the parties to this Agreement and their respective heirs, successors, assigns, attorneys, agents, employees, representatives (past and present), and each of them. This Agreement shall be governed by California law, without giving effect to principles of conflicts of law.

Again, if you fail to meet any of the terms or conditions of this Agreement, this Agreement, at Countrywide's option, shall terminate automatically without further notice to you and, in such case, all amounts owing will be immediately due and payable, and Countrywide shall commence or continue, as the case may be, foreclosure proceedings or take such other action as is permitted by law. Certainly, these are not actions Countrywide desires to take. Accordingly, Countrywide urges you to strictly abide by all the terms and conditions of this Agreement. If, for some reason, you cannot comply with this Agreement, please notify us immediately so that we can discuss whatever options may be available to you.

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NO. 0513 P. 4



Account No.: [REDACTED]

Mortgagor: Melanie [REDACTED]

Repayment Plan Schedule

Payments due as of: April 6, 2006
Loan paid to: July 1, 2005

<u>Monthly Payments:</u>	August 2005 - August 2005	@	\$655.34	\$655.34
	September 2005 - February 2006	@	655.70	3,934.20
	March 2006 - April 2006	@	661.91	1,985.82
<u>Late Charges for Delinquent Payments:</u>	August 2005 - April 2006	@	\$.00	\$.00
<u>Late Charges for Payments Paid Late under the Plan:</u>				\$125.40
<u>Other Charges:</u>	Uncollected Late Charges:			\$.00
	Property Inspection/Preservation Fees:			162.50
	Foreclosure/Bankruptcy Costs & Fees:			1,855.00
	NSF Fees:			.00
	Other Fees:			.00
	Escrow Shortage:			6,040.71
	Less Funds In Suspense (Partial Payment balance):			-.00
	Sub Total:			\$14,158.97
	Less Funds Due in office by April 7, 2006			1,500.00
	Total Arrearage:			\$12,658.97

****PAYMENTS AND OR FEES ARE SUBJECT TO CHANGE****

****MORE INFORMATION MAY BE CONTAINED ON THE NEXT PAGE****

This communication is from a debt collector.

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.
Please write your account number on all checks and correspondence. LMPAGR2 06/06/2003

PAYMENT INSTRUCTIONS

- Make your check payable to Countrywide Home Loans
- Write your account number on your check or money order
- Write in any additional amounts you are including. (If total is more than \$5000, please send certified check.)
- Don't attach your check to the payment coupon
- Don't include correspondence
- Don't send cash

Account Number: [REDACTED]
Melanie [REDACTED]
West/In, IN 46391

*This does not change the original terms of your Note or Security Instrument. LMPAGR2.doc

Repayment Plan INSTALLMENT

*Plan Payment Amount: 1,500.00
*Payment Due Date: April 7, 2006
Please update e-mail information on the reverse side of this coupon.

Additional Principal

Additional Escrow

Other

Check Total

Countrywide
PO Box 860894
Dallas, TX 75286-0694



003831392000000000000000000000

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NO. 0513 P. 5

Account No.: ~~XXXXXXXXXX~~**SCHEDULE OF PAYMENTS**

<u>Date Due</u>	<u>To Be Applied to Fees & Arrearage</u>	<u>Regular Monthly Payment</u>	<u>Monthly Plan Amount Due</u>
05/08/2006	\$78.09	\$681.91	\$770.00
06/06/2006	78.09	681.91	770.00
07/06/2006	78.09	681.91	770.00
08/06/2006	12,422.70	681.91	13,114.61
Total Fees & Arrearage Paid:			\$12,656.67
Anticipated Cure Date:			08/06/2006

E-mail use: Providing your e-mail address below will allow us to send you information on your account
 Account Number: 003831982
 Melanie Demis E-mail address

How we post your payments: All accepted payments of principal and interest will be applied to the longest outstanding installment due, unless otherwise expressly prohibited or limited by law. If you submit an amount in addition to your scheduled monthly amount, we will apply your payments as follows: (i) to outstanding monthly payments of principal and interest, (ii) escrow deficiencies, (iii) late charges and other amounts you owe in connection with your loan and (iv) to reduce the outstanding principal balance of your loan. Please specify if you want an additional amount applied to future payments, rather than principal reduction.

Prohibited checks: Countrywide's policy is to not accept postdated checks, unless specifically agreed to by a loan counselor or technician.

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NO. 0513 P. 6

Account No.: [REDACTED]

Please acknowledge your acceptance of the terms and conditions of this Agreement by signing below and returning the original signed copy of this Agreement to Countrywide. This offer expires and is withdrawn unless the Agreement is executed by each borrower and received by our office within 5 days from the date of this Agreement. A copy is enclosed for your records.

Sincerely,

[REDACTED]

[REDACTED]
Subprime Collections Department
1-866-806-3254, [REDACTED]

I ACKNOWLEDGE THAT I HAVE READ AND AM FAMILIAR WITH THE TERMS AND CONDITIONS CONTAINED IN THIS AGREEMENT. I AGREE TO ABIDE BY THEM.

Date

Melanie [REDACTED]

Please sign, date and return one copy of the agreement in the enclosed envelope. Please keep one executed copy signed by Countrywide for your records.

**Countrywide Home Loans
P.O. Box 8239
Van Nuys, CA 91409-8239**

This offer expires and is withdrawn unless the Agreement is executed by each borrower and received by our office within 5 days from the date of this Agreement.