



# Countrywide

## HOME LOANS

Account Number [REDACTED]

Statement date  
09/19/2007

1 of 4

Property address  
[REDACTED] Avenue

Can we help? Visit us at [customers.countrywide.com](http://customers.countrywide.com)

### MONTHLY HOME LOAN STATEMENT

0003830 01 AT 0.334 \*\*AUTO T7 [REDACTED]  
PO XW AG 000-----0-2-1- M18347 IN 4 P03833



Ventura CA 93003-3030



#### How Your Loan Amount Can Change

If your Minimum Payment is less than the Interest

- Only Payment:
- Your monthly Minimum Payment will not be enough to cover the interest due.
  - The interest due, which is not covered by your Minimum Payment, is known as Deferred Interest and will be added to the amount you owe on your loan. Your Principal balance will then increase, which is known as "Negative Amortization".
  - Negative Amortization results in reducing the amount of equity you have in your home. Negative Amortization should be managed carefully, so that you are not surprised by significant increases in future Minimum Payments.



142 [Signature]

Countrywide is required by law to inform you that this communication is from a debt collector.

#### Your Monthly Home Loan Statement

Snapshot of your Home Loan as of September 19, 2007

Type of Loan	30 Yr Conv PayOption ARM
Current Principal Balance	\$425,643.09
Original Loan Amount	\$409,600.00
Maximum Limit (see explanation at bottom of page)	115.00%
Margin	3.450%
Interest Rate this Month	8.375%
Remaining Term	29 Years

Payment Due Date: Oct 1, 2007

Late Payment Charge: \$73.37 if payment is not received by Oct 16, 2007

#### Your Payment Options this Month

The amounts listed below are total payments, including amounts collected for escrow items such as taxes and insurance premiums.

Payment Options	Total Payment	Deferred Interest	Principal/ Interest Owed	Outstanding Late Charges**	Escrow	Optional Products***	TARP
Option 1 Amortized Payment	\$3,260.47		\$3,260.47				
Option 2 15-Year Amortized Payment	\$4,310.61		\$4,310.61				
Option 3 Minimum Payment	\$1,467.38	-\$1,503.25*	\$2,970.63				
Option 4 Interest Only Payment	\$2,970.63		\$2,970.63				

Please note: Amounts above are estimates and may change based on payments made.

\*Negative amounts (-) minus sign shown in the deferred interest column are added to the principal balance. This results from making a Minimum Payment that is less than the interest due.

\*\*Outstanding late charges up to \$400.00 are reflected in the payment option amount.

### Subtract the paper. Add up the benefits.

Tired of writing checks, licking envelopes, and mailing payments every month?

Sign up for **PayPlan Services** through Countrywide's Service Plus and enjoy the:

- ✘ **SPEED** of paying online
- ✘ **CONVENIENCE** of an automatic payment
- ✘ **FLEXIBILITY** to place a hold on a draft

#### Get started today!

1. Log on to [customers.countrywide.com](http://customers.countrywide.com).
2. Access your existing account or set up a new account.
3. Click on the "Payment Services" link.
4. Select the **PayPlan** option that's right for you. 18347



**Your Home Loan Activity this Month****Breakdown of Payments and Other Amounts**

Date	Description	Amount	Principal/Deferred Interest*	Interest	Additional Principal	Escrow	Late Charges	Optional Products You Requested	Buy-down Assistance	Unapplied
09/17/2007	September payment	\$1,365.00	\$1,838.37	\$3,003.37						
<b>**Ending balance</b>			<b>\$425,643.09</b>							

\*Amounts preceded by a (-) sign have been added to the principal balance.

\*\*Please note: The ending principal balance shown above may not be the amount required to pay off your loan. For payoff information, you may use our 24-hour automated information system. Call 1-800-689-5833.

\*Pre-Payment Penalty: In accordance with your loan agreement, if you choose to prepay the principal or pay off the loan in full, before the expiration date of the Pre-Payment Penalty, you will be required to pay the fee which will be due and payable and cannot be waived. Please review your loan agreement for the expiration date, amount and terms of the Pre-Payment Penalty.

**Mortgage-Related Expenses You're Responsible for Paying**

Type of Payment	Who Receives the Payment	Your Policy Number or Tax ID	Frequency of Payment	Next Payment Due	Amount Due
Homeowners insurance	Farmers Insurance Group		Annual	08/23/2008	\$732.36

**NOTICE BOARD****Payments**

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

All accepted payments of principal and interest will be applied to the longest outstanding installment due, unless otherwise expressly prohibited by law.

Want more flexibility? Countrywide's online payment service, **MortgagePay on the Web**, allows you to make your payments around the clock. Visit [customers.countrywide.com](http://customers.countrywide.com) and check out the demo to see just how easy it is.

**Payments By Phone.** If you pay by phone, there is a \$15 fee prior to the late payment date, or if more than one payment is made. For a single late payment, a \$9 fee is charged after the late payment date.

**TO CONTACT US****CREDIT REPORTING NOTICE**

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

**For up-to-the-minute information about the account**, use our 24-hour automated information system. To ask us about this statement or account information, call **1-866-653-6183** Monday-Friday, 6AM-5PM Pacific Time. Calls may be monitored and/or recorded for service quality purposes. *Se habla español.* 1-800-295-0025.

**Please have the account number available when you call.**

Or write to us at:

The address for general inquiries and all RESPA Qualified Written Requests is: Countrywide Home Loans, Attn: Customer Service SVB-314 P O Box 5170, Simi Valley, CA 93062-5170

Tax Dept SV-24 P O Box 10211, Van Nuys, CA 91499-6089  
Insurance Dept P.O. Box 961206, FTWX-22 Fort Worth, TX 76161-0206  
Payments, Attn: Remittance Processing  
P O Box 10219, Van Nuys, CA 91410-0219  
Overnight deliveries 400 Countrywide Way, Simi Valley, CA 93065  
Our website [customers.countrywide.com](http://customers.countrywide.com)  
Your account information is available in Spanish on the site mentioned above.



Countrywide Bank, FSB and Countrywide Home Loans, Inc. are Equal Housing Lenders. © 2007 Countrywide Financial Corp. Trade/service marks are the property of Countrywide Financial Corporation and/or its subsidiaries. All rights reserved.

Licensed by the Department of Corporations under the California Residential Mortgage Lending Act;

0003830 0008273