



**Countrywide**  
**HOME LOANS**

Account Number [REDACTED]  
Property address [REDACTED] Avenue

Billing Cycle  
09/01/2007 - 09/30/2007

**HOME EQUITY LOAN STATEMENT**

0021376 01 AV 0.312 \*\*AUTO TB 1 7053 93003-3030  
H HQ AH ..1.....1... 900 IN 1 P21397



[REDACTED]  
Ventura CA 93003-3030



**SPECIAL MESSAGE TO YOU**



Get the answers you need, any time, day or night!

You can call Countrywide for answers to your questions 24 hours a day, 7 days a week. By choosing our automated self-service option, you can access your information and manage your account instantly.

You can:

- Make a payment by phone or report a promise to pay
- Hear the payment and mailing address information
- Confirm your loan information, including receipt of payment, available credit, loan balance, and interest rate
- Order a loan history statement
- Request payoff information to close your Home Equity Line of Credit
- Order a duplicate monthly statement
- Hear details regarding electronic Pay Plans for new enrollment and existing accounts

We're here to assist you- please contact us at 1-800-869-5864 with any questions. Our automated system can provide you with immediate access to your loan information at your convenience, 24 hours a day. If you choose to speak with a representative, our friendly, professional staff is here to assist you during normal business hours.

As a reminder, failure to make your minimum payment by the payment due date could result in suspension or termination of your credit privileges.

In the event of default, we may require that any and all subsequent payments due be made in one or more of the following forms, as we may select: (a) cash, (b) money order, (c) certified check, bank check, treasurer's check or cashier's check, provided such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or, (d) Electronic Funds Transfer.

**ACCOUNT SUMMARY**

**Loan Summary**

<b>Credit limit</b>	<b>\$51,200.00</b>
Available credit	\$1.34
Average daily balance	\$51,198.66
Corresponding <b>ANNUAL PERCENTAGE RATE</b>	<b>10.1500%</b>
Daily periodic rate	0.02781%
Historical <b>ANNUAL PERCENTAGE RATE</b>	<b>10.1500%</b>
Days in Cycle	30
<b>FINANCE CHARGE</b>	<b>\$427.12</b>

**Payment Details**

Periodic <b>FINANCE CHARGE</b>	<b>\$427.12</b>
<b>Minimum payment due: 10/20/2007</b>	<b>\$427.12</b>

(see next page for transaction details)

If you fail to make your Minimum Payment Due within the number of days set forth below in your payment coupon, from the Payment Due Date, you will be charged a late fee of 5% of the late payment.

**PAYMENT**

We will credit your account the same day we receive your payment on a banking day (not including Saturday) prior to 3PM Pacific Time. Payments made on your account by check or other non-cash method, will be included in your "Available Credit" 10 days from receipt of payment. We may assess a late fee as described in your credit agreement if we do not receive your payment within 15 days of the payment due date. Good credit relies on the timely receipt of your payment. If your account is delinquent, we may submit a negative credit report to the credit reporting agencies.

**TRANSACTION DETAILS**

Post date	Transaction date	Description	Loan advances/debits	Payments/credit	Balance
09/01/2007	09/01/2007	PREVIOUS BALANCE			\$51,715.02
09/19/2007	09/19/2007	CASH RECEIPTS		\$518.36	\$51,196.66
09/30/2007	09/30/2007	PERIODIC* FINANCE CHARGE*	\$427.12		\$51,625.78
		<b>**New balance as of 09/30/2007</b>			<b>\$51,625.78</b>

**\*\*Note:** The amount needed to pay off your loan may be different than the New Balance due to daily accrual of finance charges and the posting of transactions after the statement closing date (the last day in the statement period). For payoff information, please call Customer Service at 800-669-5864.

**CREDIT DISCLOSURE STATEMENT****Finance Charges**

Periodic Finance Charges for each billing cycle are computed by multiplying the Average Daily Balance of your account (including current transactions) by the Daily Periodic Rate, then this product is applied to the number of days in the billing cycle. The Daily Periodic Rate on your account may vary. Refer to your credit agreements for further details.

To get the Average Daily Balance, we take the beginning principal balance of your account each day, add any new debits and subtract any principal payments or credits. This gives us the Daily Balance. Then we add up all the Daily Balances for the billing cycle and divide by the number of days in the billing cycle. This gives us the Average Daily Balance.

**Billing Rights Summary***In Case of Errors or Questions About Your Bill.*

If you think your bill is wrong, or if you need more information about a transaction on your bill, please write us [on a separate sheet] at the Customer Service address below as soon as possible. We must hear from you no later than 60 days after we sent you the first bill on which the error or problem appeared.

You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

**Special Rule for Credit Card Purchases**

If you have a problem with the quality of goods or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may not have to pay the remaining amount due on the goods or services.

You have this protection only when the purchase price was more than \$50 and the purchase was made in your home state or within 100 miles of your mailing address. (If we own or operate the merchant, or if we mailed you the advertisement for property or services, all purchases are covered regardless of amount or location of purchase.)

**CREDIT REPORTING NOTICE**

**TO CONTACT US**

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 your account, or to reorder checks, please call 1-800-669-5864 Monday-Friday, 6:00AM-5:00PM Pacific Time. *Se habla español.***  
For lost or stolen EquitySmart Cards, please call 1-800-556-5678. For disputed EquitySmart Card transactions, please call 1-800-669-5864.

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

**Send notice of billing error or address correction to:**

**Customer Service MSN 314B, P.O. Box 5170, Simi Valley, CA 93062**

**Send your payments to: PO Box 10287, Van Nuys, CA 91410-0287.**

**Overnight deliveries 400 Countrywide Way SV-36, Simi Valley, CA 93065**

**Our website customers.countrywide.com**

**Calls may be monitored or recorded to ensure quality service.**

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

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



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**Avoid late payments.** Make your payment on or before the due date specified in your loan documents. If you don't have a payment coupon, write your account number on your check or money order and submit it promptly to ensure we receive your payment before a late charge becomes due. The payment address is located under To Contact Us.

**Additional amounts.** Even if you instruct us to apply additional amounts as "Additional Principal," we will apply any additional amounts received to any late charges and/or outstanding fees prior to reducing the unpaid principal balance.

**Payment.** We will credit your account the same day we receive your payment on a banking day (not including Saturday) prior to 3PM Pacific Time. Good credit relies on the timely receipt of your payment. If your account is delinquent, we may submit a negative credit report to the credit reporting agencies.

Postdated checks will be processed on the date received unless a loan counselor agrees to honor the date written on the check as a condition of a repayment plan.