

H-4(I) Adjustable-Rate Adjustment Notice Sample (Interest Only ARM)

Important Changes to Your Loan Terms

The following is a summary of changes that are being made to your loan terms as a result of changes to your interest rate, effective April 1, 2009. For more detailed information, please refer to your loan agreement(s).

The changes are as follows:

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	6.875%	7.75%
Principal	- none -	\$218.99
Interest	\$1,145.83	\$1,291.67
Taxes + Insurance (Escrow)	\$345.00	\$400.00
Total Monthly Payment	\$1,490.83	\$1,910.66 (due on May 1, 2009)

Interest Rate: Your interest rate will change due to an increase in the 1-year LIBOR index.

Rate Limits: Your rate can change each year, by no more than 2.00%. Your rate can not go higher than 12.875% over the life of the loan.

New Monthly Payment: Your new payment will cover all of your interest and some of your loan's principal, and therefore will reduce your loan balance.

Loan Balance: Your new loan balance as of April 1, 2009 is \$200,000.

If you have trouble paying your mortgage, contact us at 1-800-XXX-XXXX or www.xxx.com as soon as possible.

If you would like to talk with a licensed housing counselor, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's website at www.xxx.gov.