

H-4(J) Adjustable-Rate Adjustment Notice Sample (Hybrid 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	5.625%	5.125%
Total Monthly Payment	\$1,151.31	\$1,093.27 (due on May 1, 2009)

Interest Rate: Your interest rate will change due to a decrease 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 11.625% 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 \$191,888.37.

Prepayment Penalty: If you pay off your loan, refinance or sell your home before May 1, 2010 you could pay a penalty of up to **\$4,323.13**.

If you have trouble paying your mortgage, contact us at 1-800-XXX-XXXX 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 (HUD) website at www.xxx.gov.