



**HOME LOANS**  
Mail Stop AZ1-805-03-03  
2505 W. Chandler Blvd.  
Chandler, AZ 85224

Notice Date: February 27, 2009

Account No.: [REDACTED]

[REDACTED]  
[REDACTED] Banock St  
Spring Valley, CA 91977

Property Address:  
[REDACTED] Banock Street  
Spring Valley, CA 91977

**IMPORTANT MESSAGE ABOUT YOUR ACCOUNT**

This letter will serve as an amendment to our approval letter dated February 4, 2009 whereby Countrywide Home Loans and its investors and/or insurers have agreed to accept a short payoff involving the above referenced property. Except as noted below, all other terms of the original approval letter will remain the same.

**WHAT THIS MEANS**

The amendments to this demand letter are one or more of the following:

1. Sales price to be \$133,000.00.
2. [REDACTED]
3. Escrow to close on or before April 3, 2009 or approval is void and invalid.
4. Proceeds to Countrywide, including borrower's contribution of \$0.00 and per diem interest from March 4, 2009 to April 3, 2009 in the amount of \$1,364.70 to be no less than \$116,535.30.
5. Promissory Note in the amount of \$0.00.

**WHAT YOU NEED TO DO**

If proceeds are required, they must be wired to and received within 24 business hours after closing. Should payoff funds not be received by Countrywide via wire and within 24 business hours after closing, a non-refundable per diem charge will be enforced for each day funds are not received.

Bank of America  
275 Valencia Avenue  
Brea, CA 92823  
MRC Acct #12357-47067  
ABA 026-009-593

**WIRES MUST CONTAIN THE LOAN NUMBER, BORROWER'S NAME AND PROPERTY ADDRESS. IF WE CANNOT IDENTIFY THE FUNDS, THEY WILL BE RETURNED.**

If you feel there is additional information you would like to provide, or if you need additional information, please contact us at 1-866-880-1232.

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

SPO Amend 8975 12/17/2008