



Non-Profit Alliance of Consumer Advocates

A LEGAL CLINIC

949-202-1297

Website: www.nacalaw.org

Date: 01/16/15

Borrower name: Carlos Rizo

Subject Property: 3620 E Josephine Ct., Compton, CA 90221

LITIGATION AVOIDANCE LOAN MODIFICATION SETTLEMENT SUMMARY

This letter is to provide an update on your transaction, as of 01/16/2015 your loan modification

File has been reviewed by your lender Select Portfolio Servicing, inc and beneficiary U.S. Bank N.A. of your Mortgage Note and after their review of your file the following Modifications have been granted:

BEFORE ASSISTANCE

AFTER ASSISTANCE

LOAN	\$325,400.40	LOAN	\$276,000.00 <49,400.40>
PAYMENT	\$1,929.85 P&I	PAYMENT	\$1,132.15 P&I
TAXES & INS.	\$287.88	TAXES & INS.	\$297.48
INTEREST RATE	5.125%	INTEREST RATE	3.875%
TOTAL PAYMENT	\$2,189.73	TOTAL PAYMENT	\$1,429.63
DELINQUENT AMOUNT	\$ 19,707.57	DELINQUENT AMOUNT	\$0

AUTHORIZATION FOR RELEASE

I am a happy client of CLINIC. This is to authorize CLINIC to publicize my testimonial of their work for me, in the public media, to let others know how happy I am with the quality of their work done on my behalf. Client check yes no
Signature: _____ On File _____

Yo soy un cliente satisfecho (a) con CLINIC. Esto es para que CLINIC publique mi testimonio en los medios de comunicación del trabajo que ellos han hecho por mí, y hacerle saber a otros que estoy muy satisfecho con la calidad del trabajo que han hecho en mi nombre. El Cliente marca si no Firma: _____

Date (Fecha): _____ / _____ / _____

HOW TO REACH US (COMO CONTACTARNOS)

NEGOTIATOR	PHONE NUMBER	EXT #.
CUSTOMER SERVICE LINE	E-MAIL ADDRESS	WEBSITE