

### Net Present Value Test Fields and Values

Input Data Fields	Explanation	Value used in calculation to determine the HAMP eligibility of your mortgage
<b>Borrower Information</b>		
1. Current Borrower Credit Score	This field identifies your credit score as provided by one or more of the three national credit reporting agencies.	TBD
2. Current Co-Borrower Credit Score	If a co-borrower is listed on the mortgage, this field identifies the co-borrower's credit score as provided by one or more of the three national credit reporting agencies.	TBD
3. Monthly Gross Income	This field identifies the monthly gross income of all borrowers on your loan before any payroll deductions of taxes.	\$4375
<b>Property Information</b>		
4. Property-State	This field identifies the two letter state code of the property securing your mortgage.	CA
5. Property-Zip code	This field identifies the zip code of the property securing your mortgage.	90000
6. Property Value	This field identifies the estimated fair market value of your property used by us, your servicer, for this analysis.	\$250000
7. Property Valuation Type	This field identifies the method by which your property was valued (as noted in Field 6, Property Value). 1. Automated Valuation Model 2. Exterior Broker Price (BPO)/Appraisal (as-is value) 3. Interior BPO/Appraisal (as is value)	comparables
<b>Mortgage Information</b>		
8. Data Collection Date	This field identifies the date on which the Unpaid Principal Balance and other data used in the NPV analysis was collected by us, your servicer.	4/26/2011
9. Imminent Default Flag	This field indicates your default status at the time you asked to be evaluated for HAMP. If you have not missed any payments or less than two payments are due and unpaid by the end of the month in which you are due, you are considered to be in imminent default and the value in this field is "Y". If two or more payments are due and unpaid by the end of the month in which they are due at the time of application, the value in this field is "N".	N

10. Investor Code	<p>This field identifies the owner of your mortgage.</p> <ol style="list-style-type: none"> <li>1. Fannie Mae</li> <li>2. Freddie Mac</li> <li>3. Owned by a private investor other than us, your servicer</li> <li>4. Owned by us, your servicer, or an affiliated company</li> <li>5. Ginnie Mae</li> </ol>	1
11. Unpaid Principal Balance at Origination	<p>This field identifies the amount of your mortgage at the time it was originated (i.e. the amount you borrowed).</p>	\$250000
12. First Payment Date at Origination	<p>This field identifies the date the first payment on your mortgage was due after it was originated.</p>	9/9/2008
13. Product Before Modification	<p>This field uses codes to identify the type of mortgage you held prior to applying for a HAMP modification:</p> <ol style="list-style-type: none"> <li>1. Adjustable Rate Mortgage (ARM) and/or interest Only mortgage loan</li> <li>2. Fixed Rate</li> </ol>	Principal
14. Adjustable Rate Mortgage (ARM) Reset Date	<p>This field applies only to Adjustable Rate Mortgage (ARM) loans. If you do not have an ARM loan this field will be blank. This field identifies the date on which the next Adjustable Rate Mortgage (ARM) reset was due to occur, as of the Data Collection Date (field 8). If your ARM reset date is more than 120 days from the Data Collection Date, we use 1/1/2100 for system reasons. This has no impact on the outcome of your NPV analysis.</p>	9/9/2010
15. Next Adjustable Rate Mortgage (ARM) Reset Rate	<p>This field identifies the rate at which your mortgage was expected to change based on when the next reset date (Field 14) is scheduled to occur. Please look to your mortgage loan documentation for information on how your mortgage's rate is recalculated at its reset date. If your mortgage is owned by Fannie Mae or Freddie Mac (see Field 10), the value in this field is your current interest rate at the time of NPV calculation. For all other loans, the following paragraphs apply. If the reset date on your ARM loan is within 120 days of the Data Collection Date, this value in this field is the expected interest rate on your mortgage at the next reset date. If the reset date on your ARM loan is more than 120 days from the Data Collection Date, the value in this field is your current interest rate at the time of NPV calculation.</p>	8%

16. Unpaid Principal Balance Before Modification	This field identifies the unpaid amount of principal (money you borrowed) on your mortgage as of the Data Collection Date. It does not include any unpaid interest or other amounts that you may owe.	\$250000
17. Interest Rate Before Modification	This field identifies the interest rate on your mortgage as of the Data Collection Date.	7.25%
18. Remaining Term (# of Payment Months Remaining)	This field identifies the remaining number of months you have left to pay under the original term of your mortgage as of the Data Collection Date.	312
19. Principal and Interest Payment Before Modification	<p>This field is the amount of principal and interest you were scheduled to pay each month as of the Data Collection Date.</p> <p>A. If your loan had an adjustable rate, this field will reflect the principal and interest payment associated with the interest rate identified in Field 15.</p> <p>B. If your mortgage is an interest-Only loan and your loan was in the interest only period, the value in this field is the interest payment that was due each month.</p> <p>C. If your mortgage is a negative-amortization loan, the value in this field is the greater of:</p> <ol style="list-style-type: none"> <li>The principal and interest payment you sent on the most recent payment date, or</li> <li>The minimum payment required on your loan</li> </ol>	\$2290
20. Monthly Real Estate Taxes	This field identifies the monthly cost of your real estate taxes. If your taxes are paid annually this amount will be 1/12 <sup>th</sup> of the annual cost.	\$136.5
21. Monthly Hazard and Flood Insurance	This field identifies the monthly cost of your hazard and flood insurance coverage. If your insurance is paid annually this amount will be 1/12 <sup>th</sup> of the annual cost.	\$73.5
22. Homeowners Association Dues/Fees and Escrow Shortages	This field identifies your monthly homeowner's or condominium association fee payments, if any, and/or any future monthly escrow shortages. If your homeowner's or condominium association fee payments are paid annually, this will be 1/12 <sup>th</sup> of the annual cost. If no homeowners or condominium association fees are due, and there are no future monthly escrow shortages, this field will be blank.	\$0

23. Months Past Due	This field identifies the number of mortgage payments you would have had to make in order to make your mortgage current, as of the Data Collection Date	4
24. Mortgage Insurance Coverage Percent	This field identifies the percentage of private mortgage insurance coverage on your loan. If you do not have private mortgage insurance this field is blank.	TBD by Lender
<b>Proposed Modification Information</b>		
<b>The fields below describe the proposed HAMP modification that was calculated by your servicer according to the HAMP program guidelines (subject to investor restrictions) that were used in your Net Present Value (NPV) evaluation</b>		
25. NPV Date	This field identifies the date that the Net Present Value evaluation was conducted on your mortgage.	4/26/2011
26. Unpaid Principal Balance of the Proposed HAMP Modification (Net of Forbearance & Principal Reduction)	This field identifies the beginning principal balance on which you would have been required to pay interest if you had received a HAMP modification.  It is likely to be different than your current principal balance because it includes amounts you owe for missed mortgage payments and unpaid expenses that are allowed to be added (capitalized) to your principal balance. Additionally, it may be reduced by proposed principal forbearance (Field 30) or proposed principal forgiveness (Field 31).	\$250000
27. Interest Rate of the Proposed HAMP Modification	This field identifies the starting interest rate of the proposed HAMP modification mortgage. This rate is fixed for at least the next five years after modification.	3.5%
28. Amortization Term of the Proposed HAMP Modification	This field identifies the number of months left to pay the proposed HAMP modified mortgage.	360
29. Principal and Interest Payment of the Proposed HAMP Modification	This field identifies the amount of the monthly principal and interest payment on the proposed HAMP modified mortgage.	1123
30. Principal Forbearance Amount of the Proposed HAMP Modification	This field identifies the amount of principal your investor was willing to forbear on the proposed HAMP modified mortgage. You would have still owed this amount, but you would not be charged interest on it and no payments would have been due on this amount until you paid off your loan.	0
31. Principal Forgiveness Amount of the Proposed HAMP Modification	This field identifies the amount of principal your investor was willing to forgive under the proposed HAMP modified mortgage.	TBD by Lender

32. Modification Fees	This field identifies the total amount of costs and fees that would have been paid by the investor (owner) of your loan, if you had been approved for a HAMP modification. It includes expenses such as notary fees, property valuation, credit report and other required fees.	TBD
33. Mortgage Insurance Partial Claim Amount of the Proposed HAMP Modification	<p>This field identifies any mortgage insurance payout amount as part of the proposed HAMP modified mortgage, which is at the discretion of your mortgage insurance company.</p> <p>This should be zero if you were not approved for a trial period plan or permanent HAMP modification for reason of Negative NPV.</p>	TBD by Lender
34. Borrower's Total Monthly Obligations	This field indicated the total monthly expenses as reported by the borrower.	\$2674

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