

DEC. 19. 2006 1:26PM

COUNTRYWIDE

NO. 7633 P. 2



Countrywide

Home Loans

P.O. Box 8239
Van Nuys, CA 91409-8239

Send Payment
to: P.O. Box
660694 Dallas,

Voluntary Forbearance Agreement

December 19, 2006

Account No [REDACTED]

Property Address:
[REDACTED]

BALTIMORE, MD 21206

Re: Repayment Plan

Dear Borrower:

This letter is in response to your request that in consideration of Countrywide's agreement to forbear from foreclosing on the property which is secured by the loan on your residence, that you be allowed to tender voluntary payments to Countrywide according to the attached schedule.

You were a debtor under Chapter 7 of the United States Bankruptcy Code and you have received a discharge in that bankruptcy without reaffirming the loan which is secured by the above referenced property. Although your legal obligation to repay the loan was discharged in bankruptcy, Countrywide still has the right to foreclose on the security property if the payments are not made or other conditions in the mortgage or deed of trust are not met.

Countrywide has not, and is not by this non-binding agreement, attempting any act to collect, recover or offset the discharged debt as your personal obligation. You are not legally required to enter into this Agreement.

This Forbearance Agreement ("Agreement") sets forth the terms and conditions under which you will make voluntary payments to Countrywide and, in exchange, Countrywide will refrain in exercising its in rem rights against your property.

This Agreement is non-binding, meaning that at any time you may cease making payments and no action will be taken against you personally to collect any sums due under the Note which is secured by your home. However, should you cease making payments Countrywide will resume its foreclosure proceedings.

Voluntary Repayment: This Agreement is completely voluntary on your part and you understand that at any time you may choose to discontinue your payments under this agreement. This Agreement is also completely voluntary on the part of Countrywide, and we may continue with any foreclosure proceedings that have already been commenced. We have agreed to suspend foreclosure as long as your voluntary payments continue in the manner set out in the attached schedule.

Repayment of Consideration Amount: The attached schedule ("Schedule") shows the total amount (the "Consideration Amount") you must pay to Countrywide in order to prevent the foreclosure of your property. This amount consists of two portions:

- 1) An amount of cash that you will pay to us at the time this agreement is executed. The amount we have agreed to accept is \$2,000.00
- 2) The amount that you will pay to Countrywide on a continuing basis. You have no personal obligation to pay these funds since your Note has been fully discharged in your Chapter 7 bankruptcy. However, should these funds not be paid as set out in this Agreement, Countrywide will exercise its in rem rights against the property.

You have requested that we accept, and we have agreed to accept, a repayment of the balance of the Consideration Amount over a several month period to be made by the installment dates shown on the Schedule. Each scheduled monthly payment includes the amount that would have been due on a monthly basis under the note had it not been discharged, and an additional sum representing those payments that were never made.

Please write your account number on all checks and correspondence.

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COUNTRYWIDE

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The amounts provided in the Schedule are subject to change by Countrywide, as Countrywide may determine that additional amounts are due. For example, your scheduled payments may increase in the event that your regular monthly payment of escrow, principal or interest increases, as with an adjustable rate mortgage. Or, your scheduled payments may increase if Countrywide determines that additional fees and costs, including late charges, become due which are not reflected in your Schedule. If your scheduled payments change, Countrywide will issue an amended schedule or schedules to you ("Amended Schedule") either during, or at the conclusion of, the Repayment Period. The Amended Schedule will include any additional payments that Countrywide requires as consideration for continued forbearance under the terms of this Agreement.

Foreclosure Action: If Countrywide does not maintain an impound account with respect to your Loan, it is your responsibility to pay all property taxes and premiums for insurance by their due date, as required in your Loan documents. If Countrywide does maintain an impound account with respect to your Loan, you agree to forward to Countrywide the amounts required to permit the impound account to contain a sufficient balance so that payments for property taxes and insurance may be made on time. The failure to pay property taxes or insurance before their due date, if there is no impound account, or to forward to Countrywide sufficient funds so that such payment may be made from your impound account, shall constitute an event of default, and, at Countrywide's option, this Agreement shall terminate immediately and automatically without further notice to you. If there are any optional insurance coverages (life insurance, disability insurance, accidental death insurance, etc.) obtained by you through Countrywide Insurance Services which relate to your Loan, please contact Countrywide Insurance Services at 1-800-669-6656 for continued coverage information while this Agreement is in effect.

Payments: The voluntary payments you send to Countrywide pursuant to this Agreement shall be applied, at Countrywide's option, first to the oldest payments due under the Note, or to any advances or fees due, unless otherwise expressly prohibited by law. Any amounts received by Countrywide which are less than the full payment then due and owing under this Agreement shall be, at Countrywide's option, (1) returned to you, or (2) held by Countrywide in a suspense account until a sufficient sum is received by Countrywide to apply a full payment. If this Agreement is canceled and/or terminated for any reason, any remaining funds in this suspense account shall be credited towards the remaining obligation secured by the Real Property and shall not be refunded.

All payments made by you to Countrywide under this Agreement shall be payable by means of a cashier's check, money order or certified check. Additionally, Countrywide must receive each payment on or before the agreed upon dates which are listed on the Schedule or Amended Schedule, if any.

All payments under this Agreement shall be remitted to the following address:

**Countrywide Home Loans
P.O. Box 10219
Van Nuys, CA 91410-0219**

Property Taxes and Insurance: To the extent that Countrywide does not maintain an impound account with respect to your Loan, it is your responsibility to pay all premiums for taxes and insurance by their due date. If Countrywide does maintain an impound account with respect to your Loan, you agree to forward to Countrywide the amounts required to permit the impound account to contain a sufficient balance so that payments for property taxes and insurance may be made on time. The failure to pay property taxes or insurance before their due date, if there is no impound account, or to forward to Countrywide sufficient funds so that such payment may be made from your impound account, shall constitute an event of default, and, at Countrywide's option, this Agreement shall terminate immediately and automatically without further notice to you.

Read Carefully - Specific Release of Claims: In consideration for Countrywide entering into this Agreement, you agree to release and discharge Countrywide, and all of its investors, employees and related companies, from any and all claims you have or may have against them concerning the Loan. Although California law (specifically Section 1542 of the California Civil Code) provides that "[a] general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor," you agree to waive that provision, or any similar provision under other state or federal laws, so that this release shall include all and any claim whatsoever of every nature concerning the Loan, regardless of whether you know about or suspect such claims including, but not limited to, claims arising under the following federal acts, and their rules and implementing regulations: Equal Credit Opportunity Act, Home Mortgage Disclosure Act, Electronic Fund Transfer Act, Truth in Lending Act, Real Estate Settlement Procedures Act, Fair Credit Reporting Act, Fair Housing Act, and Fair Debt Collection Practices Act. This release shall remain effective even if this Agreement terminates for any reason.

Waiver: Any forbearance by Countrywide in exercising any right or remedy under this Agreement or as otherwise afforded by applicable law shall not be a waiver or preclude the exercise of that or any other right or remedy. For example, if Countrywide decides to accept a partial or untimely payment from you instead of terminating this Agreement as provided herein, Countrywide shall not be precluded from rejecting a subsequent partial or untimely payment, terminating this Agreement, and commencing or continuing, as the case may be, foreclosure proceedings or taking any other action permitted by law, to the extent such an action is not a violation of your discharge from the Bankruptcy Court.

Fair Debt Collection Practices Notice: Please be advised that this communication is from a debt collector, although this communication should not be considered an act to collect or enforce any obligation that has been previously discharged in your bankruptcy filing.

Miscellaneous Provisions: The invalidity of any portion of this Agreement shall in no way affect the balance thereof. All parties to this Agreement represent that they have been advised as to the effect of this Agreement by their own attorneys, have investigated the facts they deem necessary and are not relying upon any representations or acknowledgments, whether oral or in writing, of any other party hereto except as contained herein. Each covenant set forth in this Agreement shall inure to the benefit of and be binding upon the parties to this Agreement and their respective heirs, successors, assigns, attorneys, agents, employees, representatives (past and present), and each of them. This Agreement shall be governed by California law, without giving effect to principles of conflicts of law.

Again, if you fail to meet any of the terms or conditions of this Agreement, this Agreement, at Countrywide's option, shall terminate automatically without further notice to you and Countrywide shall commence or continue, as the case may be, foreclosure proceedings as permitted by law, to the extent such an action is not a violation of your discharge from the Bankruptcy Court. Certainly, these are not actions Countrywide desires to take. If, for some reason, you cannot comply with this Agreement, please notify us immediately so that we can discuss whatever other options may be available to you.

Finally, Countrywide wishes to reiterate that it has not, and is not by this non-binding agreement, attempting any act to collect, recover or offset the discharged debt as your personal obligation. Your agreement to these conditions is not legally mandated and is entirely voluntary on your part. Countrywide will forebear in proceedings on its in rem property rights as long as payments are made per the attached schedule.

Please acknowledge your acceptance of the terms and conditions of this Agreement by signing below and returning the original signed copy of this Agreement to Countrywide.

Sincerely,

Carla Alvarez

Carla Alvarez
Workout Department
(866) 806-3264 Extension 8902

I ACKNOWLEDGE THAT I HAVE READ AND AM FAMILIAR WITH THE TERMS AND CONDITIONS CONTAINED IN THIS AGREEMENT. MY AGREEMENT TO THESE TERMS IS ENTIRELY VOLUNTARY AND HAS NOT BEEN A RESULT OF ANY EFFORTS BY COUNTRYWIDE HOME LOANS TO COLLECT OR TO ATTEMPT TO COLLECT ON AN OBLIGATION WHICH HAS BEEN DISCHARGED IN BANKRUPTCY.

Date



Date

Please sign, date and fax one copy of the agreement to 1-626-927-2403. Please keep one executed copy signed by Countrywide for your records.

**Countrywide Home Loans
P.O. Box 8239
Van Nuys, CA 91409-8239**

This offer expires and is withdrawn unless the Agreement is executed by each borrower and received by our office within 5 days from the date of this Agreement.

APPROVED AS TO FORM AND CONTENT

ATTORNEY FOR BORROWER (S)

Dated: _____

Waiver: Any forbearance by Countrywide in exercising any right or remedy under this Agreement or as otherwise afforded by applicable law shall not be a waiver or preclude the exercise of that or any other right or remedy. For example, if Countrywide decides to accept a partial or untimely payment from you instead of terminating this Agreement as provided herein, Countrywide shall not be precluded from rejecting a subsequent partial or untimely payment, terminating this Agreement, and commencing or continuing, as the case may be, foreclosure proceedings or taking any other action permitted by law, to the extent such an action is not a violation of your discharge from the Bankruptcy Court.

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Sincerely,

Carla Alvarez

Carla Alvarez
Workout Department
(866) 806-3254 Extension 8902

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12/19/2006
Date

[Redacted Signature]

1/1
Date

Please sign, date and fax one copy of the agreement to 1-626-927-2403. Please keep one executed copy signed by Countrywide for your records.

**Countrywide Home Loans
P.O. Box 8239
Van Nuys, CA 91408-8239**

This offer expires and is withdrawn unless the Agreement is executed by each borrower and received by our office within 5 days from the date of this Agreement.

APPROVED AS TO FORM AND CONTENT

ATTORNEY FOR BORROWER (S)

Dated: _____

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Mortgagor: TONYIA GODLOCK

Repayment Plan Schedule*Payments Due as of: December 19, 2006*

Loan Paid to October 1, 2005

Monthly Payments Due:

November 1, 2005 to December 1, 2006 @ \$695.20 \$9,732.80

For Delinquent
Payments:

\$0.00

Late Charges
for Payments
Paid Late under
the Plan

\$0.00

Other Charges:

Uncollected Late Charges:	\$69.52
Property Inspection/Preservation Fees:	\$0.00
Foreclosure/Bankruptcy Costs Fees:	\$6,308.97
NSF Fees:	\$0.00
Other Fees:	\$395.00
Escrow Shortage:	\$0.00
Less Funds in Suspense (Partial Payment Balance):	\$690.00
Sub Total:	\$15,816.29
Less Funds Due in office by 12/19/2006	\$2,000.00
Total Arrearage:	\$13,816.29

****PAYMENTS AND OR FEES ARE SUBJECT TO CHANGE********MORE INFORMATION MAY BE CONTAINED ON THE NEXT PAGE****

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Repayment Plan Schedule

<u>Date Due:</u>	<u>To Be Applied to Fees and Arrearage:</u>	<u>Regular Monthly Payment:</u>	<u>Monthly Plan Amount Due</u>
1/19/2007	\$239.80	\$695.20	\$935.00
2/19/2007	\$239.80	\$695.20	\$935.00
3/19/2007	\$239.80	\$695.20	\$935.00
4/19/2007	\$239.80	\$695.20	\$935.00
5/19/2007	\$239.80	\$695.20	\$935.00
6/19/2007	\$239.80	\$695.20	\$935.00
7/19/2007	\$12,377.49	\$695.20	\$13,072.69

Total Fees and Arrearage Paid:

\$13,816.29

Anticipated Cure Date:

7/19/2007