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STEELTON CONCR

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PHH Mortgage Services



4001 Leadenhall Road
Mt. Laurel NJ 08054

Tel 800-257-0460
Fax 856-917-8300

April 17, 2006

Loan Number: [REDACTED]
Property Address: [REDACTED]
Harrisburg PA 17109

[REDACTED] Fryer
[REDACTED]
Harrisburg, PA 17109

Dear Customer:

We have processed your Loan Modification in accordance with the terms previously discussed. Enclosed are four original documents that must be signed, notarized, and returned to us by the date specified below.

****LOAN MODIFICATION TERMS****

* Modification Note Rate	6.625%
* Date Note Rate is Effective	05/01/2006
* Unpaid Principal Balance	\$112,905.06
* First Modification Payment Due	06/01/2006
* New Monthly Payment, (including escrow if applicable)	\$1,085.55
This payment is comprised of:	
Principal & Interest	\$751.72
Escrow	\$ 333.83

NOTE: Escrow amount is subject to change as taxes and insurance amounts will vary.

****MODIFICATION TRANSACTION COSTS DUE****

* Processing fee	\$500.00
* Balance Due For Title Policy	\$
* Appraisal Fee, if applicable	\$
* Subordination Fee, if applicable	\$
* Attorney fees, if applicable	\$350.00
* Modification Recording Fee	\$75.00
* Other Amount, if applicable	\$7,657.44
escrow advance/setup, late/other fees, and legal fees/costs paid	\$5,824.40
* Accrued Interest, if applicable	\$5,824.40
* Escrow Payment, if applicable	\$ 440.63

NON-CAPITALIZED COST DUE : \$7,000.00

paid
4/17/06
mkt

ATTN: BARBARA

PG 1 OF 8 (NO COVER)