

## H-4(I) Adjustable-Rate Adjustment Notice Sample (Interest Only ARM)

### Important Changes to Your Loan Terms

The following is a summary of changes that are being made to your loan terms as a result of changes to your interest rate, effective April 1, 2009. For more detailed information, please refer to your loan agreement(s).

The changes are as follows:

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	<b>6.875%</b>	<b>7.75%</b>
Principal	<b>- none -</b>	\$218.99
Interest	\$1,145.83	\$1,291.67
Taxes + Insurance (Escrow)	\$345.00	\$400.00
<b>Total Monthly Payment</b>	<b>\$1,490.83</b>	<b>\$1,910.66</b> (due on May 1, 2009)

**Interest Rate:** Your interest rate will change due to an increase in the 1-year LIBOR index.

**Rate Limits:** Your rate can change each year, by no more than 2.00%. Your rate can not go higher than 12.875% over the life of the loan.

**New Monthly Payment:** Your new payment will cover all of your interest and some of your loan's principal, and therefore will reduce your loan balance.

**Loan Balance:** Your new loan balance as of April 1, 2009 is \$200,000.

If you have trouble paying your mortgage, contact us at 1-800-XXX-XXXX or [www.xxx.com](http://www.xxx.com) as soon as possible.

If you would like to talk with a licensed housing counselor, you can find a list of counselors in your area on the U.S. Department of Housing and Urban Development's website at [www.xxx.gov](http://www.xxx.gov).