

## H-4(J) Adjustable-Rate Adjustment Notice Sample (Hybrid 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                | 5.625%                           | 5.125%                                    |
| <b>Total Monthly Payment</b> | <b>\$1,151.31</b>                | <b>\$1,093.27</b><br>(due on May 1, 2009) |

**Interest Rate:** Your interest rate will change due to a decrease 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 11.625% 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 \$191,888.37.

**Prepayment Penalty:** If you pay off your loan, refinance or sell your home before May 1, 2010 you could pay a penalty of up to **\$4,323.13**.

If you have trouble paying your mortgage, contact us at 1-800-XXX-XXXX 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 (HUD) website at [www.xxx.gov](http://www.xxx.gov).