



FINANCIAL RELIEF  
LAW CENTER

# Modification Results For October



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Client ID	City	Lender	Comments
80-10276	Stockton	BOA	Interest Rate Cut From 8.13% Neg Am To 2% Fixed. Modified Step Payments Save \$683.33/Month.
80-11450	Yuba City	Wachovia	Trial Payments Save \$315.39/Month.
80-11040	Modesto	BOA	Trial Payments Save \$1,238.75/Month.
80-10934	Chula Vista	BOA	Trial Payments Save \$1,167.07/Month.
80-11585	Mission Viejo	U.S. Bank	Interest Rate Cut From 6.25% I/O To 3% Fixed. Modified Step Payments Save \$1,884.35/Month.
80-11684	Merced	BOA	Interest Rate Cut From 5.63% Fixed To 2.13% Fixed. Modified Step Payments Save \$289.41/Month.
80-10583	Torrance	Aurora	Interest Rate Conversion From 6.75% Adj. To 6.75% Fixed. Brought Current.
80-10680	Novato	Chase	Repayment Plan To Bring Current on 2nd Mortgage. Modified Payments Save \$218.76/Month.
80-10472	Stockton	Chase	Interest Rate Cut From 6.38% Fixed To 2.0% Fixed. Modified Step Payments Save \$1,145.82/Month.
80-11012	Santa Clara	Citi	Settled 2nd Mortgage For 25% of Balance.
80-11024	San Jose	BOA	Interest Rate Cut From 6.13% Fixed To 5.25% Fixed. Modified Payments Save \$446.36/Month.
80-10231	Long Beach	BOA	Trial Payments Save \$421.52/Month.
80-11237	San Diego	Union Bank	Interest Rate Cut From 6.25% I/O To 5.25% I/O. Modified Payments Save \$625/Month.
80-11563	Sonora	BOA	Interest Rate Cut From 6.25% Fixed To 2% Fixed. Modified Step Payments Save \$889.59/Month.
80-10797	Corona	EMC	Payments Save \$127/Month.
80-11552	Hanford	Chase	Trial Payments Save \$1,147.13/Month.
80-11314	Suisun	BOA	Trial Payments Save \$1,078.02/Month.
80-11047	La Verne	IndyMac	Negotiated Forbearance While Reviewing For Modification Options
80-11330	Vacaville	IndyMac	Interest Rate Cut From 6.25% I/O to 3.25% Fixed. Modified Payments Save \$330/ Month

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80-10668	Fresno	First Horizon	Interest Rate Cut from 6.63% to 2% Step Rate. Modified Payments Save \$2284.52/ Month
80-10825	Garden Grove	BOA	Taken Out of Neg Am. Trail Payments Save \$137/ Month
80-11001	Apple Valley	BOA	Trail Payments Save 883.60/ Month
80-10429	Arbuckle	BOA	Interest Rate Cut From 4.88% I/O to 3%. Recapitalized \$32,010.16 in Delinquent Payments
80-10779	Visalia	GreenTree	Settled 2nd Mortgage For 30% of Balance.
80-11455	Benicia	BOA	Neg Am Modified to Fixed Rate. Recapitalized \$109288.20 in Delinquent Payments
80-11192	San Diego	Citi	Interest Rate Cut From 5.88% I/O to 2%. Modified Payment Saves \$508/ Month
80-11124	Ontario	Wells	Interest Rate Cut From 5.5% Adj. To 4.5% Fixed. Brought Current.
80-11556	Merced	Chase	Trial Payments Save \$283.92/Month.
80-11271	Oakland	Chase	Interest Rate Cut From 6.6% Adj. To 2.1% Fixed. Modified Step Payments Save \$3,668.16/Month.
80-10491	Kerman	BOA	Interest Rate Cut From 7.25% Fixed To 7.125% Fixed. Modified Fixed Payments Save \$100/Month.
80-11457	Vallejo	Chase	Trial Payments Save \$688.28/Month.
80-11548	Yuba City	GMAC	Trial Payments Save \$492.94/Month.
80-10977	Fontana	Fremont Bank	Interest Rate Cut From 6.75% Fixed To 5.9% Fixed. Modified Fixed Payments Save \$593.07/Month.
80-10985	Los Angeles	Flagstar	Forbearance Plan To Bring Current.
80-11353	Fresno	Wells	Homeowner Is Brought Current On Fixed Payments.
80-11305	Stockton	Chase	Trial Payments Save \$835.76/Month.
80-11216	Santa Cruz	SPS	Interest Rate Cut From 7.25% I/O To 5% Fixed. Modified Fixed Payments Save \$1,160.60/Month.
80-11013	Stockton	BOA	Interest Rate Cut From 7.13% I/O To 2% Fixed. Modified Step Payments Save \$1,020.04/Month.

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80-11543	Elk Grove	Wachovia	Trial Payments Save \$339.14/Month.
80-11286	Bakersfield	Chase	Trial Payments Save \$70/Month.
80-11590	Discovery Bay	Carrington	Interest Rate Cut From 5.5% I/O To 4.375% Fixed. Modified Step Payments Save \$961.40/Month.
80-11078	San Diego	Flagstar	Interest Rate Cut From 6.88% Fixed To 2% Fixed. Modified Step Payments Save \$1,178.78/Month.
80-10517	Santa Clara	PNC	Interest Rate Cut From 5.5% I/O To 2% Fixed. Modified Step Payments Save \$414.99/Month.
80-10386	San Francisco	Real Time Resolutions	Modified 2nd Payments Save \$30/Month.
80-10923	Long Beach	Aurora	Interest Rate Cut From 3.63% I/O To 3% Fixed. Brought Current.
80-11440	Porterville	Litton	Interest Rate Cut From 6% Fixed To 2% Fixed. Modified Step Payments Save \$1,462.23/Month.
80-11463	Moreno Valley	Wells	Interest Rate Cut From 6.13% Adj. To 2% Fixed. Modified Step Payments Save \$915.61/Month.
80-11488	Richmond	Wells	Trial Payments Save \$650.27/Month.

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