

GuarantyBank

December 3, 2008



Previous Rate: 7.5%
New Adjusted Rate: 2.00%

Re: Loan Number [REDACTED]

Dear Mortgagor(s):

Enclosed are two Modification Agreements that need to be executed to complete the modification of your loan. All sets of documents need to be signed and returned to my attention by 12/17/2008. A down payment of \$ 200.00 in certified funds must be remitted along with your signed documents. A modification fee of \$200.00 is included in the down payment amount. Your first temporary payment of \$128.40 is due on or before 1/20/2009. Please return all sets of documents so that Guaranty Bank receives them no later than 12/17/2008. **This Modification Agreement changes the Note that you previously executed. A copy of the modification agreement has been provided for your records.**

Your first payment under the terms of the Modification Agreement will be due on 1/20/2009. Until you begin to receive monthly statements, you may send your payments to my attention at the address listed below.

Please read everything I have presented to you carefully. If you accept and agree to the terms in the Modification Agreement, please sign all copies. When you return both sets of signed documents, an officer of Guaranty Bank will execute them.

Please forward the executed documents and your payment to the following address:

Guaranty Bank SSB
Loan Administration/Renee Mysliwy
4000 W. Brown Deer Rd
Brown Deer, WI 53209

If you have any questions, please call me directly at 414-362-4761.

Sincerely,

Renee Mysliwy
Loan Administration

Enclosures

