



Mortgage Reduced from \$2174.32 to \$1040.05

MONTHLY MORTGAGE STATEMENT

Loan Number: [REDACTED] 20
Statement Date: 12/14/2009
Due Date: 01/01/2010
Current Principal Balance: \$338,472.10
Deferred Interest: \$.00
Current Interest Rate: 6.500001
Current Escrow Balance: \$.00
Escrow Overdraft Balance: \$9,027.73
Unapplied Funds Balance: \$.00
Current Payment Amount: \$3,400.56
Delinquent Payments Due: \$.00
Unpaid Late Charges Due: \$.00
Unpaid Other Fees Due: \$.00
TOTAL AMOUNT DUE: \$3,400.56
Year to Date Principal Paid: \$3,956.03
Year to Date Taxes Paid: \$7,521.73
Year to Date Interest Paid: \$22,141.49

TELEPHONE NUMBERS:

Home: 714- [REDACTED]
Work: 714- [REDACTED]

[REDACTED] IEZ STREET
SANTA ANA CA 92703-4720



PROPERTY ADDRESS:

[REDACTED]
[REDACTED] CA 92707-0000

* Please refer to Mortgage Interest Statement sent in January for IRS reporting information.

TRANSACTION ACTIVITY SINCE LAST STATEMENT

Due Date	Date	Description	Total Received	Interest	Principal	Escrow	Late Charges and Other Fees	(Other) Optional Products	Unapplied Funds
12-14	12-09	PAYMENT	\$2,174.32	\$1,835.23	\$339.09				

Your 2009 Year End Tax Information will be mailed with the January billing statement. Year End Tax Information will be available to you on our automated phone system on Monday, January 4, 2010. It will be available on our internet site Monday, January 11, 2010. Visit us.hsbc.com to log-on or register for HSBC's Personal Internet Banking. Payments must be received by Thursday, December 31, 2009 if you wish them to be included in 2009 Year End Tax Reporting. Thank you and Happy Holidays!

Detach at perforation and return payment coupon with payment.

Please allow sufficient time for mail delivery.

Additional funds will be applied first to any delinquencies and then to the balance of the loan.

Additional Funds Applied
Additional Funds Applied
Additional Funds Applied
Additional Funds Applied

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LOAN NUMBER	REGULAR PAYMENT	TOTAL DUE	DUE ON OR BEFORE	LATE PAYMENT	IF RECEIVED AFTER
[REDACTED] 520	\$3,400.56	\$3,400.56	JAN 01, 2010	\$3,519.28	JAN 16, 2010

HSBC MORTGAGE CORPORATION (USA)
SUITE 0241
BUFFALO NY 14270-0241

ADDITIONAL PRINCIPAL	
ADDITIONAL ESCROW	
LATE CHARGES/ OTHER FEES	
TOTAL	

[REDACTED] 5206 21



HELPING YOU STAY IN YOUR HOME.



*You may be able to make your payments more affordable.
Act now to get the help you need!*

12/23/2009

[REDACTED] STREET
SANTA ANA, CA 92703

Loan #: [REDACTED] 520
Property Address: [REDACTED] AVENUE
[REDACTED] 92707

Dear [REDACTED] RREZ:

We have good news about providing you a more affordable mortgage. You are eligible for the federal government's Home Affordable Modification program!

Please carefully read the enclosed Home Affordable Modification Program Trial Period Plan ("Trial Period Plan"). Make sure that you understand it and that the statements set forth in the "My Representations" section are true and accurate.

STEP 1 ACCEPT THE TRIAL PERIOD PLAN OFFER

To accept this offer and enter into the Home Affordable Modification program, all borrowers must sign both copies of the enclosed Trial Period Plan. You must then return BOTH signed copies to us — along with your first trial period payment in the amount of \$1,040.05 by no later than 02/01/2010.

STEP 2 MAKE YOUR TRIAL PERIOD PAYMENTS ON TIME

Your remaining trial period payments in the amount of \$1,040.05 will be due on or before 03/01/2010 and 04/01/2010. Your trial period payments should be sent instead of — NOT IN ADDITION TO — your normal monthly mortgage payments.

By no later than 02/01/2010, please mail two signed copies of the Trial Period Plan and your first trial period payment to:

*HSBC Mortgage Corporation(USA)
Default Servicing Department, Suite 3201
Buffalo, NY 14240-3201*

If you have any questions, please contact us at 1-866-600-2942

Sincerely,

The Making Home Affordable program was created to help millions of homeowners refinance or modify their mortgages. As part of this program, Fannie Mae (the owner of your loan), your servicer, and the Federal Government are working to offer you options to help you stay in your home.

Attachments: Important Program Info, Frequently Asked Questions, and Two copies of the Trial Period Plan