



Customer Service
P.O. Box 6170
Sun Valley, CA 93082-5170

Statement Date 02/26/2009



INTEREST-ONLY LOAN

MONTHLY STATEMENT
(During the Interest-Only Period)

01445DS 01 AT 0.348 **AUTO T2 0 14M 00210-4303
PO AA AG 0101 0 7-7 C0000050 IN 4 P44850

old



IMPORTANT NOTICE

Our records indicate that your loan is in default.

If you recently sent us the total amount due, please disregard this notice. However, if you have not yet mailed the total due, please send it with the attached coupon immediately. Please note that additional amounts may become past due. Until your account is fully current, Countrywide will proceed with all actions to collect our debt and to protect our interest in your property, and you will be responsible for all costs incurred in this process to the full extent permitted by law.

Please contact your loan counselor to obtain the exact amount due to bring your account fully current. If you cannot return the total amount due at this time, or if you recently sent less than the total amount due, **it is very important that you contact our office as soon as possible**. If we do not hear from you, we may return payments that are less than what you owe.

If you have any questions or need additional information, please contact our office at 1-800-641-5302.

Sincerely,

LOAN SFRVICING
Loan Counselor

Your Payment Choices This Month

The amounts listed below are total payments, including amounts collected for escrow items such as taxes and insurance premiums. You can also pay additional Principal any month in any amount, by specifying "Additional Principal" in the payment coupon.

Payment Information	Total Payment Amount**	Principal/and or Interest Payment	Outstanding Late Charges
Interest Only Payment ***	\$5,712.50	\$5,312.50	\$796.89
15-Year Amortized Payment Choice	This Payment Choice is not available this month.		
Amortized Payment Choice	This Payment Choice is not available this month.		

Please note: Amounts above may change based on payments made, received or returned before or after this statement was created.

**Outstanding late charges up to \$400.00 are reflected in the payment choice amount.

*** The **Amortized & 15-year Amortized Payment Choice** (Amortized Payment Choices) amounts are based on the assumption that these payments will always be received on the scheduled due date. You are not required to pay these amounts. The extra amount of Principal included with each of these alternative Amortized Payment Choices will be applied as a partial Prepayment of Principal on the date the payment is received. The interest portion of your payment will be applied as of the scheduled due date. The Amortized Payment is similar to, but not identical to the Interest and Principal payment that you will be required to make after the Interest-Only Period ends. When that happens, your Interest and Principal payments will be applied to your loan as of the scheduled due date. The Amortized Payment Choices will reduce your principal balance and the amount of interest you will pay over the life of this loan. These Amortized Payment Choices are provided to you as an additional service, but by no means are you limited to these choices when it comes to the amount of partial prepayments of principal that you may select on your own.

IMPORTANT NOTE: Be sure you review any prepayment penalty provision you may have in your loan. Depending on the amount of any partial Prepayments and when you make them, you may owe a prepayment charge at the time you payoff your loan.

Your Home Loan Snapshot as of February 26, 2009

Loan type	30 Yr Conv Jumbo ARM	Payment Due Date:	03/01/2009
Principal balance	\$1,000,000.00	Past Due Payment Amount	\$10,625.00
Interest rate	6.375%	Late Charge if payment is received after 03/16/2009	\$265.63

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

Countrywide is required by law to inform you that this communication is from a debt collector.