IN THE UNITED STATES BANKRUPTCY COURT
Southern District of Texas--Houston Division

In re: John and Mary Debtor §
§
§ Case No. 08-99111
Debtor(s). §

Official Form ______
Statement by Lender of Mortgage Payment Change
On Claim Secured Solely by a Security Interest On the Debtor's Principal Residence

Section 1. Background Information

1	A	Lender name:	Acme Mortgage and Loan
	B	Lender address to which notices should be sent:	111 Main Street, Houston, Texas 77002
	C	Lender address to which payments should be sent:	P.O. Box 1234, Nashville, TN 32222
	D	Last four digits of any number by which creditor identifies debtor:	9911
	E	Debtor's Name:	John and Mary Debtor
	F	Case Number:	08-99111
	G	Court:	Southern District of Texas--Houston Division

Section 2. Loan Information

2	A	Original Amount of Loan:	$150,000.00			
	B	If mortgage payment change is solely based on an escrow change, enter the interest rate and monthly payment	Rate	Payment		
	C	Original Date of Loan	Month 8	Day 15	Year 2007	8/15/2007
	D	Effective Date of Proposed Payment Change	Month 2	Day 1	Year 2009	2/1/2009
	E	Date through which the attached loan history is current	Month 12	Day 31	Year 2008	12/31/2008
	F	Escrow deposit at closing:	$800.00			
	G	Last date of each month on which payment can be made without penalty:	10			

			Narrative Description of Method of selecting Rate or Date, summarized from Loan Documents	Amount
	H	Reference rate contained in loan for resetting of payment amount	LIBOR	3.2500%
	I	Reference date contined in loan documents for resetting payment amount	Every 6 months starting 2/1/2009	2/1/2009
	J	Add on Percentage contained in loan documents for resetting payment amount		4.3750%
	K	Number of months of amortization for payment reset		348
	L	Loan balance at reset date		$148,317.46
	M	New monthly principal payment		**$1,059.31**

Section 3. Escrow Information

FORECAST ESCROW DISBURSEMENTS BETWEEN 12/31/2008 AND 3/1/2010

		Date of Forecast Disbursement								
		Month	Day	Year	Amount	Purpose	Date for Reserve Purposes	# of Expected Deposits	Required Reserve at Reset Date	Amounts Due Within One Year
3	A	1	5	2009	$2,500.00	Ad Valorem Taxes	11/6/2008	0	$2,500.00	$2,500.00
	B	6	15	2009	$800.00	Insurance	4/16/2009	3	$600.00	$800.00
	C	12	15	2009	$800.00	Insurance	10/16/2009	9	$200.00	$800.00
	D									
	E									
	F									
	G									
	H									
	I									
	K									
	L									
	M						TOTAL		$3,300.00	$4,100.00

N	Required Escrow Reserves at	12/31/2008	$3,300.00
O	Balance in Escrow Account at	12/31/2008	$0.00
P	Escrow Deficiency at	12/31/2008	$3,300.00
Q	Initial escrow arrears payable through plan		$3,791.67
R	Escrow arrears plan payments received as of	12/31/2008	$500.00
S	Balance in escrow acount adjusted for amount of unpaid, prepetition arrears		$3,291.67
S	Monthly Escrow Deposit		$342.36
T	**TOTAL MONTHLY PAYMENT**		**$1,401.67**
U	Lender address to which payment should be sent		P.O. Box 1234, Nashville, TN 32222

Section 4. Signature Information

Date signed 01/01/09 Signature

Prined Name and Title of Signer John Doe, Vice President

A COMPLETE LOAN HISTORY, IN THE OFFICIAL FORM, MUST BE ATTACHED

(Click on Green Tab Below to Complete Loan History)

Period	Beginning of pay period	End of Pay period	Contract Interest Rate on Loan This Period	Contractually Due Principal and Interest this Period	Total Payments Received this Period	Escrow arrears as of petition date	Payment Applied to Escrow Arrears	Payment Applied to Escrow	Legal Fees Charged to account	Appraisal Fees charged to account	Late fees charged to account	Inspection fees charged to account	Other Charges against account (attach detail)	Interest charged to account	Applied (advanced) to principal	Escrow Disbursement for Taxes	Escrow Disbursement for Insurance	Other Escrow Disbursements (attach detail)	Contractual Principal Balance if all Payments Had Been Made per Contract	Actual Principal Balance	Actual Cash Balance in Escrow
1	8/15/2007	10/10/2007	8.0000%	$1,100.00	$1,400.00	$3,791.67	$0.00	$300.00	$0.00	$0.00	$0.00	$0.00	$0.00	$1,000.00	$100.00	$0.00	$0.00	$0.00	$149,900.00	$149,900.00	$1,100.00
2	10/11/2007	11/10/2007	8.0000%	$1,100.00	$1,400.00			$300.00						$999.33	$100.67				$149,799.33	$149,799.33	$1,400.00
3	11/11/2007	12/10/2007	8.0000%	$1,100.00	$1,400.00			$300.00						$998.66	$101.34				$149,698.00	$149,698.00	$1,700.00
4	12/11/2007	1/10/2008	8.0000%	$1,100.00	$1,400.00			$300.00						$997.99	$102.01	$2,500.00			$149,595.98	$149,595.98	-$500.00
5	1/11/2008	2/10/2008	8.0000%	$1,100.00	$1,400.00			$300.00						$997.31	$102.69		$500.00		$149,493.29	$149,493.29	-$700.00
6	2/11/2008	3/10/2008	8.0000%	$1,100.00	$1,400.00			$300.00						$996.62	$103.38				$149,389.91	$149,389.91	-$400.00
7	3/11/2008	4/10/2008	8.0000%	$1,100.00	$1,400.00			$300.00						$995.93	$104.07				$149,285.84	$149,285.84	-$100.00
8	4/11/2008	5/10/2008	8.0000%	$1,100.00	$1,400.00			$300.00						$995.24	$104.76		$500.00		$149,181.08	$149,181.08	-$300.00
9	5/11/2008	6/10/2008	8.0000%	$1,100.00	$800.00									$994.54	-$194.54				$149,075.62	$149,375.62	-$300.00
10	6/11/2008	7/10/2008	8.0000%	$1,100.00						$25.00	$15.00			$995.84	-$1,035.84				$148,969.46	$150,411.46	-$300.00
11	7/11/2008	8/10/2008	8.0000%	$1,100.00				$500.00	$350.00	$25.00	$15.00			$1,002.74	-$1,892.74				$148,862.59	$152,304.20	$200.00
12	8/11/2008	9/10/2008	8.0000%	$1,100.00	$600.00					$25.00				$1,015.36	-$440.36				$148,755.01	$152,744.56	$200.00
13	9/11/2008	10/10/2008	8.0000%	$1,100.00						$25.00	$30.00			$1,018.30	-$1,073.30				$148,646.71	$153,817.86	$200.00
14	10/11/2008	11/10/2008	8.0000%	$1,100.00										$1,025.45	-$1,025.45				$148,537.69	$154,843.31	$200.00
15	11/11/2008	12/10/2008	8.0000%	$1,100.00	$1,650.00		$250.00	$300.00						$1,032.29	$67.71				$148,427.94	$154,775.60	$500.00
16	12/11/2008	1/10/2009	8.0000%	$1,100.00	$1,650.00		$250.00	$300.00						$1,031.84	$68.16		$800.00		$148,317.46	$154,707.44	$0.00
17	1/11/2009	2/1/2009	8.0000%	$1,100.00										$1,031.38	-$1,031.38				$148,206.24	$155,738.82	$0.00