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 Calculation of Amount Required to Cure Default 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
	H	Petition Date:	Month 10, Day 3, Year 2008 — 10/3/2008

Section 2. Loan Information

2	A	Original Amount of Loan:	$150,000.00
	B	Original Date of Loan	Month 8, Day 15, Year 2007 — 8/15/2007
	C	Escrow deposit at closing:	$800.00
	D	Last date of each month on which payment can be made without penalty:	10
	E	Amount of all reimburseable charges (excluding any escrow items listed in Section 3 below) incurred by lender prior to petition date, but not listed on the attached loan history. Attach a complete schedule.	$250.00
	F	**PRINCIPAL AND INTEREST ARREARS** (The difference between the contractual principal balance and the actual principal balance as of the petition date)	$5,421.15

Section 3. Escrow Information

FORECAST ESCROW DISBURSEMENTS BETWEEN 10/3/2008 AND 12/2/2009

		Date of Forecast Disbursement								
		Month	Day	Year	Amount	Purpose	Date for Reserve Purposes	# of Expected Deposits	Required Reserve at Petition Date	Amounts Due Within 1 Year
3	A	12	15	2008	$800.00	Insurance	10/16/2008	0	$800.00	$800.00
	B	1	5	2009	$2,500.00	Ad Valorem Taxes	11/6/2008	1	$2,291.67	$2,500.00
	C	6	15	2009	$800.00	Insurance	4/16/2009	6	$400.00	$800.00
	D									
	E									
	F									
	G									
	H									
	I									
	K									
	L									
	M						TOTAL		$3,491.67	$4,100.00

	N	Required Escrow Reserves at Petition Date	$3,491.67
	O	Balance in Escrow Account at Petition Date	-$300.00
	P	Escrow Deficiency at Petition Date	$3,791.67

Section 4. Future Payment Information Information

4	A	Monthly principal and interest payment per contract	$1,100.00
	B	If interest rate varies, next mortgage payment change date (or n/a)	n/a
	C	Monthly escrow deposit	$341.67
	D	Total monthly payment	$1,441.67
	E	Lender address to which payments should be sent:	P.O. Box 1234, Nashville, TN 32222

THE MORTGAGE PAYMENT AMOUNT MAY NOT BE CHANGED UNLESS A TIMELY NOTICE OF CHANGE IS FILED

Section 5. Signature Information

Date signed 11/13/08 Signature

Printed 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 from Borrower this Period	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	$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	$0.00						$994.54	-$194.54				$149,075.62	$149,375.62	-$300.00
10	6/11/2008	7/10/2008	8.0000%	$1,100.00			$0.00		$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	-$300.00
12	8/11/2008	9/10/2008	8.0000%	$1,100.00	$600.00		$0.00		$25.00			$1,015.36	-$440.36				$148,755.01	$152,744.56	-$300.00
13	9/11/2008	10/3/2008	8.0000%	$1,100.00			$0.00		$25.00	$30.00		$1,018.30	-$1,073.30				$148,646.71	$153,817.86	-$300.00