



\$3314.89
↓
\$2467.24

January 12, 2011

[Redacted]

Ronkonkoma NY 11779

Dear [Redacted]

RE: Loan Number [Redacted] Client [Redacted]

This letter will confirm our conversation where we agreed to a modification of your mortgage loan.

In order to complete the modification, we will need you to complete the required steps outlined below:

- Sign the original Loan Modification Agreement where required.
- Have the original Loan Modification Agreement Notarized where required.
- Return all pages of the original Loan Modification Agreement.
- Sign the Truth-in-Lending Statement, if enclosed with your Loan Modification Agreement.

Provide the payment in the amount of \$2,467.24, which will be applied towards the unpaid balances. Information about this payment amount is listed on the Loan Modification Settlement Statement as "Funds from Borrower";

Sign the notice of Special Flood Hazard Area (SFHA), if enclosed with your Loan Modification Agreement.

Return ALL of the above documents along with the payment, if required, within ten (10) days from the date of this letter in the enclosed, self-addressed, prepaid express mail envelope to the address provided below:

1000 Blue Gentian Rd, Ste. 300, MAC X9999-01N
Eagan, MN 55121

NOTE: All mortgagors need to sign their name as it is printed on the documents. If one of the mortgagors listed should NOT be required to sign the documents OR has a different name than what is listed on the documents, please provide the appropriate documentation that supports this change. Acceptable documents may include a death certificate, divorce decree, or marriage certificate.

LM550/RCZ/1