

We must receive your response within 10 days
If the above documents and payment are not received within ten (10) days from the date of this letter, we will conclude that you are no longer interested in modifying your existing loan and will cancel your request for a modification. Until we receive the signed and completed documents and payment as requested above, we are unable to complete the modification; we will continue to service your mortgage loan - which may include continued collections communications via telephone calls and/or letters and any legal proceedings.


DETAILS OF THE MODIFICATION:

1. Due date of first payment: 03/01/2011
2. New principal and interest payment amount: \$2,430.73
3. Escrow Payment (if applicable): \$741.71
The required escrow payment is based on your previous analysis. Please review the escrow disclaimer on the Borrower Acknowledgements, Agreements, and Disclosures document for more information on your escrow payment.
4. Estimated new net payment: \$3,172.44 total
This payment amount includes Principal, Interest, and Escrow (if applicable)
5. Modified maturity date: 12/01/2035
6. Interest rate: 6.000%
7. Payment Amount to be paid by borrower, if applicable. \$2,467.24

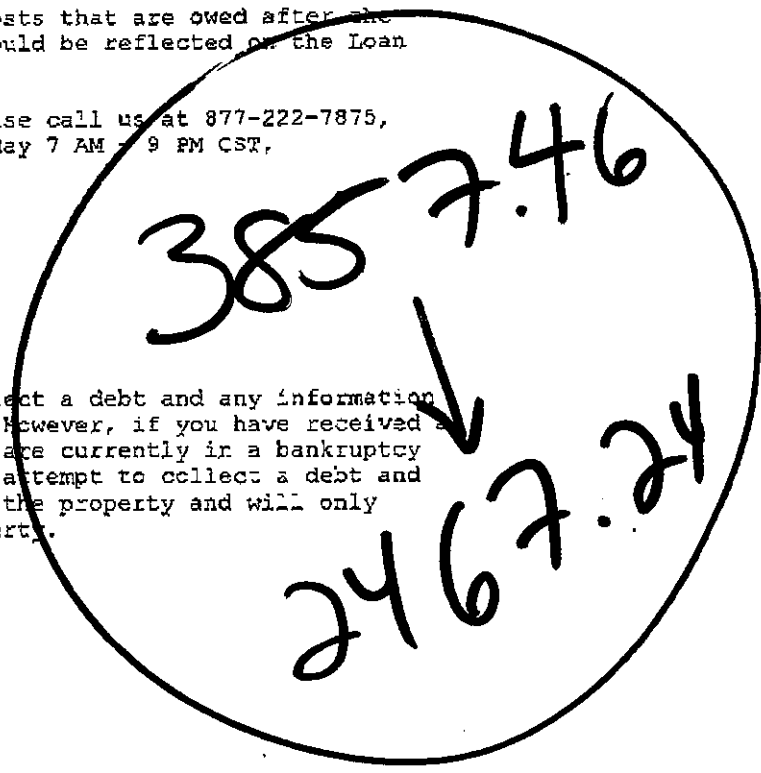
There could still be outstanding fees/costs that are owed after the modification is completed. These fees would be reflected on the Loan Modification Settlement Statement.

If we can be of further assistance, please call us at 877-222-7875,
Monday - Thursday 7 AM - 10 PM CST, Friday 7 AM - 9 PM CST,
Saturday 8 AM - 2 PM, CST.

Sincerely,


Mortgage Loan Adjustor
Loss Mitigation

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt and this company has a security interest in the property and will only exercise its rights as against the property.



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