seterus™

PO Box 1077; Hartford, CT 06143-1077

November 5, 2015

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[redacted]
EAST NORTHPORT, NY 11731

Don't delay! Take advantage of this great offer by December 01, 2015.

Loan number 29397283, serviced by Seterus, Inc.

RE: Property: [redacted]
EAST NORTHPORT, NY 11731-0000
Investor number: [redacted]

Dear [redacted]

We are pleased to offer you a loan modification, subject to the conditions below.

Please refer to the enclosed Loan Modification Agreement for your first payment date. The total amount of your payment is $3,209.20. This includes the principal and interest shown in the Agreement plus regularly scheduled escrow payments of $1,251.34. The escrow payment amount includes taxes, insurance, and mortgage insurance as appropriate for your loan. As provided in the Agreement, the interest rate may change. The escrow portion of the payment is subject to change due to increases or decreases in taxes, insurance, and/or mortgage insurance premiums, and the regularly scheduled payments above therefore may be changed to reflect such increase or decrease. We will advise you if and when the payments will change.

To Accept This Offer:

☐ **Sign and return** both copies of the Modification Agreement in the enclosed, pre-paid envelope by December 01, 2015. We encourage you to make a copy of all documents for your records.
- You must sign both copies before a notary public and return the notarized copies to us. You should be able to obtain notary services at your bank.
- If you do not return both signed copies of the Loan Modification Agreement by December 01, 2015, you must contact us if you still wish to be considered for a modification. If you do not, we may revoke our offer, not accept the Agreements, and they will be considered null and void. We are not obligated to renew this offer.

☐ **Make all remaining trial period payments** on or before the dates they are due. If the trial period payments are made after their due dates or in amounts different from the trial period payment

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 250, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1411669, 1411665, 1411662. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

Seterus, Inc.
14523 SW Millikan Way, Suite 200
Beaverton, OR 97005

Business Hours (Pacific Time)
Monday-Thursday 5 a.m. to 8 p.m.
Friday 5 a.m. to 6 p.m.