

ATTN

~~XXXXXXXXXX~~
~~XXXXXXXXXX~~



XXXXXXXXXX
Elmhurst, IL 60126

01/07/2009

PAMELIA XXXXX
KEITH XXXXX

XXXXXXXXXX
LACONIA, NH 03246

RE: Account XXXXX

Dear PAMELIA XXXXX:

We are pleased to inform you that your request for assistance in our Hardship Program has been approved on a permanent basis as of 01/07/2009. Your interest rate will be reduced to 525% and your monthly payments will be reduced as follows:

Principal and Interest Payment:	\$201.84
Accident & Health Insurance Premium (if any):	\$0.00
DISABILITY Premium (if any):	\$0.00
Involuntary Unemployment Insurance Premium (if any)	\$0.00
Life Insurance Premium (if any):	\$0.00
Re LIFE Premium (if any):	\$0.00
RELIFE Premium (if any):	\$0.00
Total Monthly Payment:	\$201.84

**For A&H insurance, your monthly premium will be reduced based on your new monthly principal and interest payment.

Your new total monthly payment will be reflected on a subsequent statement.

A hardship qualifying payment must be received in order to activate the hardship. If the qualifying payment is not timely received, this approval and your application will be revoked, and you may no longer be eligible for assistance.

Should you have any questions regarding the above comments, please contact us at 1-800-609-4278. Our office hours are Mondays through Fridays between 8:00 a.m. and 5:00 p.m. CST.

Sincerely,

Kecia McPherson
Foreclosure Avoidance Program

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.

1/14 2:51 PM '09