

1. BENEFICIAL

2. VA

3. 2 months late on original payment of \$2529.10, 9.140%, Put on 6 months modification and are 2 months past due of that which they broke the plan \$1948.68, 6.369%, was denied 3 times and since broke a plan, WE DID A FORENSIC AUDIT + MY AFFORTS TO GET THEM SOMETHING AND NOT GIVING UP, AND NOT TAKING NO FOR AN ANSWER WORKED!!!

4. New payment \$1697.03 PI, 5.25% for 6 months forbearance plan.



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ER RD

Subject: ACCOUNT MODIFICATION APPROVAL

Dear Valued Customer:

Beneficial is pleased to inform you that your request for assistance in our Hardship Program has been approved. We have temporarily adjusted your account interest rate to 5.25% for 6 months. Your modified monthly payment amount and charges are itemized below:

Principal and Interest:	\$1697.03
Escrow (Insurance and Taxes, if any):	\$0
Ancillary Fees (if any):	\$0
Life Insurance Premium (if any):	\$0
Accident & Health Insur. Premium (if any):	\$0
Real Estate Loan Insur. Premium (if any):	\$0
Total Monthly Payment:	\$1697.03

If you are on a Rate Reduction Plan (this type of plan includes the Pay Right Reward, Rate Rollback or Timely Rewards Program described in your Loan Agreement), you will not qualify for any reduction of your rate during the term of the modification. Additionally, payments made prior to the term of the modification and since the most recent qualifying Rate Reduction, as well as any subsequent payments made during the term of the modification will not be qualifying payments under the Rate Reduction Plan.

After the modification term has expired, the account will be reset to the contract rate and payment in effect prior to the modification. Additionally, the account will qualify to receive future rate reductions if the eligibility requirements of the Rate Reduction Plan are met.

A Rate Reduction Plan is the Pay Right Rewards, Rate Rollback or Timely Rewards program described in your Note, Modification to Note or Note Rider.

For A&H insurance, your monthly premium will be reduced based on your new monthly principal and interest payment. Your new total monthly payment amount will be reflected on a subsequent statement.

In addition, any attorney fees and costs associated with the escalated collection activity on this account will be collected.

Your temporary modified payment amount will be accepted as of 08/28/2009. Please keep in mind you are still due for any payments due on or after 06/28/2009. Upon completion of the temporary modification, your account will revert to the interest rate and payment schedule set forth by your Note and Security instrument. You may be eligible for an extension of payment relief at the end of the temporary modification period. To be eligible, you must make all contractual payments that are due during your temporary modification period, and demonstrate your continuing need for assistance once that modification has ended.

Beneficial reserves the right to resume collection activity on your account (including foreclosure, if applicable) if you fail to make your modified payments on or before the scheduled due date. The modification may be withdrawn if you file bankruptcy, fail to maintain the required hazard insurance, or do not pay your property taxes on time. Additionally, your account will revert to the interest rate and payment



schedule set forth by your Note and Security Instrument. This temporary modification will void any active temporary modification currently on the account.

Beneficial has temporarily modified your account wholly as a consideration. All obligations, rights and remedies set out in your Note and Security Instrument remain in full force and effect. If your account includes escrow for taxes or insurance, we will continue to perform the regularly scheduled escrow analysis on your account. If necessary, the escrow will be adjusted, causing your modified payment amount to change.

If your account is a Home Equity Line of Credit (HELOC) and is currently open for advances, please be advised that your HELOC has been suspended for further advances due to our reasonable belief that you will be unable to fulfill your payment obligations. Your credit line will remain closed for further advances until you notify us in writing of any changes in your status at the address listed below. Beneficial will then evaluate your account to determine if your credit line should be reinstated.

Beneficial
P.O. Box 3425
Buffalo, NY 14240-9733

If you have questions, please contact us at 1-800-340-7505 during normal business hours.

THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Sincerely,

Beneficial
4028/LS

Account #: [REDACTED]

Esta carta contiene información importante sobre su cuenta y podría requerir su atención. Si tiene alguna pregunta y desea hablar en Español con un empleado, sírvase comunicarse con nosotros al 1-800-340-7505, marque el número 2, durante nuestras horas de oficina normales.