



The CIT Group/Consumer Finance, Inc.  
 National Customer Service Center  
 715 South Metropolitan Avenue  
 P.O. Box 24610  
 Oklahoma City, OK 73108  
 Tel: 800-650-0966  
 405-846-1514  
 Fax: 405-553-4702

February 13, 2009

Re: Mortgage Loan Account Number [REDACTED]

Dear ANTHONY [REDACTED]:

In an effort to reach out and assist a valued customer, we propose the following:

The monthly principal and interest payments on your Mortgage Loan Account (the "Account") will be temporarily reduced (the "Reduction Period"). Your monthly principal and interest payment will be \$1410.61 commencing with your payment due 04/01/09, and ending with your payment due 03/01/2011. After the Reduction Period, normal monthly principal and interest payments will resume on 04/01/2011 for the remaining term of your loan at the amount set forth in the loan documents governing your Account, including the note and security instrument (the "Loan Documents").

If your account has an escrow feature, the monthly escrow amount will be due in addition to the reduced monthly payment amount set forth above. Presently, the escrow portion of your payment is \$139.37, creating a total payment amount of \$1549.98. The escrow portion of your payment is subject to change, as set forth in your Loan Documents.

If you have an adjustable-rate loan and the principal and interest payment amount set forth under the Loan Documents would be lower during the Reduction Period than that proposed in this letter, your payment will revert to the lower amount for that portion of the Reduction Period in which it is applicable.

The existing past-due amount on your Account of \$12732.77 as of February 13, 2009 will be forgiven.

All terms and conditions of the Loan Documents not specifically modified herein remain of full force and effect. This includes all remedies available to us in the event of default.

This proposal will not be effective unless we receive this letter back from you, signed and dated, no later than February 23, 2009.

Agreed to:  
 By: \_\_\_\_\_  
           Customer  
 By: \_\_\_\_\_  
           Co Borrower (If Applicable)

The CIT Group/Consumer Finance, Inc.  
 By: James Jensen  
 CIT Loan Resolution Analyst

DATED: \_\_\_\_\_

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