

FROM : [REDACTED]

FAX NO. : [REDACTED]

Jan. 31 2011 06:35PM P1

green tree

January 18, 2011

Loan Modification

P.O. BOX 2021  
KENNESAW, GA 30156

Loan Number: [REDACTED]  
Creditor: Green Tree Servicing LLC ("Green Tree")

Dear [REDACTED]

Following is a recap of the loan modification we recently discussed on the phone. Please review the modified terms and return the required information in the enclosed envelope. This offer expires on 02/14/2011.

PROGRAM SUMMARY:

- > Your monthly principal and interest payment will be reduced by \$ 252.98;
- > The interest rate will be lowered by 1.125% to a rate of 4.875%;
- > Your principal balance will be reduced by \$44,529.87;
- > Your loan will be brought current; and
- > Any and all past due interest, insurance, taxes, and fees will be forgiven.

Account Terms and Status	Current Terms	MODIFIED TERMS*
Unpaid Principal Balance	\$166,357.63	\$121,827.76
Current Interest Rate	6.000%	4.875%
Final Maturity	07/01/2037	07/01/2037
Account Status	DELINQUENT	CURRENT
Monthly Principal and Interest Payment	\$ 936.08	\$ 683.10
Taxes and Insurance**	\$ .00	\$ .00
Total Monthly Payment	\$ 936.08	\$ 683.10

\* Modified terms are conditional on you making six consecutive full monthly payments after your loan is modified. If your loan becomes thirty days delinquent at any time during the six month period, the loan modification will terminate and your loan terms will revert to the original (unmodified) terms.

\*\* Taxes and Insurance may already be applied to your total monthly loan payment. Taxes and insurance may fluctuate from time-to-time based on your annual escrow analysis statement.

WHAT YOU NEED TO RETURN WITH YOUR PAYMENT OF \$ 683.10:

- 1) Sign and return the attached loan modification agreement; and
- 2) Enclose the required income documentation for the borrower and co-borrower:
  - Most recent W2; and
  - Recent pay stub; or
  - Copy of last year's Federal Income Tax Return

CALL 1-800-643-0202 with any questions.

You may call Mondays through Fridays from 7:00 a.m. to 8:00 p.m. and Saturdays from 7:00 a.m. to 1:00 p.m., CST.

**IMPORTANT:** This offer expires on 02/14/2011 and your prompt response is needed. As long as your mortgage loan remains in default, Green Tree may pursue all legal remedies available, including foreclosure.

Sincerely,  
Randy Shannon  
SVP, Servicing

This is an attempt to collect a debt and any information obtained may be used for that purpose. For Iowa residents: Green Tree is a debt collector.

WWW.YOUREASTMORTG.COM

Matthew M. Soto, Jr.  
Senior Vice President - Originations  
License Number: 5031

Date

*Note: This is an attempt to collect a debt and any information obtained will be used for that purpose.*

**WWW.YOURFASTMOD.ORG**

