

HomEq Servicing

07/09/2009

HomEq Servicing CA3507
4837 Watt Avenue Suite 100
North Highlands, Ca 95660
Fax: (866)-554-5325

Account Number: 0323719328

[Redacted]
Carrollton, TX 75007

Dear Steven [Redacted]

We have reviewed your request for a modification for the above referenced account. Based upon the financial information that you provided over the phone, we have determined that your account is eligible for modification.

The required down payment that will need to be collected in order to proceed with the modification process is **(\$6,270.00)**. These funds must be received in our office no later than **(07/24/2009)**. Please send these funds by Western Union Quick Collect using city code: HomEq and state code CA. Call 1-866-822-1471 to provide the MCTN# for tracking, immediately after sending this down payment. Additionally, below is a list of supporting documentation that must be submitted in order for HomEq to begin the modification process. Please fax the following required documents to 1-866-554-5325:

- Hardship Letter
- Last 30 days Bank Statements
- Last 30 days pay check stubs
- Last Tax Bill (if not escrowed)
- Last Insurance Bill (if not escrowed)
- Last Year's Tax Filing (if self employed)

Please be aware that during the modification review process we will continue our efforts to collect the amounts owed on your loan, and you may receive collection letters or notices from HomEq or our attorneys. Foreclosure actions will not be suspended until we receive the required documentation and minimum down payment required to proceed with the modification process.

During the modification review process, additional supporting documentation also may be requested. In the event that requested information is not received within (10) business days of the date of the request, your modification may be denied. Upon receipt of the required documentation and down payment, we will suspend foreclosure activity and proceed with the modification process. Please keep in mind that eligibility for modification is not a guarantee that a modification will be granted. Eligibility was established based upon information provided verbally which must be reviewed and validated prior to the modification approval being granted. If the modification is denied for any reason, HomEq may proceed with its normal default activities on your account.

If you file a Chapter 7 or Chapter 13 Bankruptcy at any time during the modification process, a material default will be deemed to have occurred and HomEq will take such action as it deems appropriate without further notice to you.

If you have any questions concerning this matter, please call (866) 822-1471.

Please sign below and fax a copy of your signed letter to (866) 554-5325. Please note that the signatures of all co-borrowers are required (if applicable).

Agreed and Accepted by
Borrower [Redacted]
Borrower [Redacted]

Date 7-15-09

Date 7-15-09

HomEq Servicing is a debt collector. HomEq is attempting to collect a debt and any information obtained will be used for that purpose.

IMPORTANT: You are hereby notified that we may report information about your account to credit reporting agencies. Late payments, missed payments, or other defaults on your account may also be reflected on your credit report.