

HomeEq Servicing

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

07/16/2010

Lithia, FL 33547

Account Number: [REDACTED]

Dear [REDACTED]

HomeEq Servicing has reviewed your request for a repayment plan and modification for the above-referenced account. Please be advised that we have approved a repayment plan for your account. A modification, however, will only be approved if you complete the repayment plan as described below and provide any requested documentation supporting your financial hardship.

An agreement, setting forth the terms of the repayment plan, will be mailed to you. A copy of this cover letter, signed by you, will serve as acknowledgement that a repayment plan has been presented to you and will confirm your intention to enter into this repayment plan. Foreclosure actions will not be suspended until we have received your signed acknowledgement, the signed repayment plan agreement and initial down payment funds. Your signed acknowledgement and down payment funds in the amount of \$13,600.00, are due in our office by 07/23/2010. Please read this acknowledgement carefully, sign the designated section on the last page, and return via fax to 1-866-574-0832 as soon as possible. Down payment funds must be sent via certified funds check or one of the following money transfer services:

Western Union Quick Collect (WUQC)
Call 1 (800) 325-6000 to obtain the nearest location
City Code = HomEq
State Code = CA

Moneygram
Call 1 (800) 926-9400 to obtain nearest location
Receive Code = 2392

Please notify HomeEq immediately upon sending the funds and provide us with the 10-digit Money Transfer Control Number (MTCN) for WUQC payments or the reference number for Moneygram payments.

Please be advised that the reinstatement amount indicated is subject to change as additional costs and fees may be incurred, as applicable and in accordance with your loan documents and applicable regulations. Please be advised further that in the event any of your scheduled payments under the repayment plan are not received and posted on or before the date they are due, the repayment plan will be in default and HomeEq may proceed with its normal default activities on your account.

The modification of your loan will not be approved until you have made the required 4 scheduled installments set forth in the repayment plan. Additionally, a 5th installment will be noted on your repayment plan. The 5th installment reflects a current estimate of all outstanding arrearages due on your loan as of your repayment plan end date. The repayment plan end date is the date that appears on your repayment plan as the 5th payment due date. The estimated outstanding arrearages as of the repayment plan end date include past due payments, escrow shortages, and any other fees accrued or assessed on your loan. The 5th installment reflected on the repayment plan is the estimated amount HomeEq intends to capitalize (add to your principal balance) as part of your loan modification.

If you have questions concerning this matter, please call (800)-795-5125. We appreciate the opportunity to assist you finding a way for you to honor your mortgage obligation.

Sincerely,

HomeEq Servicing

Acknowledged by:

Borrower _____

Date _____

Borrower _____

Date _____

HomeEq is a debt collector attempting to collect a debt and any information obtained will be used for that purpose. If this account is subject to a pending bankruptcy proceeding or if you have received a bankruptcy discharge for this account, this communication is for informational purposes only and is not an attempt to collect a debt.

You can contact [REDACTED] at (800) 795-5125 should you have any questions regarding this communication. Your current unpaid principal balance as of the date of this letter is [REDACTED]; this is not intended to represent the complete payoff amount on your account. Please contact HomeEq Servicing at (800) 795-5125 to obtain the current payoff amount.

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.