old

HomEq Servicing

HomEq Servicing CA3507
4837 Watt Avenue Suite 100
North Highlands, Ca 95660

05/12/2009

[redacted]

Re:
Property: [redacted]

Dear Borrower(s):

In response to your request for assistance, the terms of your loan will be adjusted to assist you during this time of financial difficulty. The attached Agreement has been prepared for your signature(s). Please read the agreement carefully. You may want to review it with a financial adviser before signing. The Agreement includes the following changes being made to your loans:

Unpaid principal balance
Principal and interest monthly payment
Escrow monthly payment amount
Next Payment Due Date
Interest rate
Remaining term

In accordance with the Agreement, your new monthly payment will be due 06/01/2009, in the amount of $1,538.33. This payment includes $1,427.55 for the new principal and interest payment and $110.78 for the estimated impound/escrow payment.

To make the Agreement effective, the following must be received within ten (10) days of the date of this letter:
The Agreement, signed.
Attachment A, signed.
~~A copy of your most recent property tax bill(s).~~
~~A copy of your current homeowner's (and wind, if applicable) insurance policy (declarations page only).~~
~~A copy of your current flood insurance policy (declarations page only).~~
~~A cashier's check in the amount of $5,531.00~~
Please return the Agreement ~~and cashier's check~~ to:

HomEq Servicing CA3507
4837 Watt Avenue Suite 100
North Highlands, CA 95660

If you have any questions regarding the Agreement, please contact me at (800) 795-5125.

Sincerely,

HomEq Servicing

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.