

HomEq Servicing

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

April 7, 2010
SS007

[REDACTED]
[REDACTED]
MURRIETA, CA 92563

Property Address [REDACTED]

Account Number:

MURRIETA, CA 92563
0410835441

Dear [REDACTED]

HomEq Servicing has reviewed your request for a repayment plan and modification for the above-referenced account to assist you in the repayment of your loan obligation dated 05/01/2010 in the amount of \$2,200.29. 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.

An agreement, setting forth the terms of the repayment plan, will be mailed to you. 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 HomEq may proceed with its normal collection activities on your account.

The modification of your loan will not be approved until you have made the required four (4) scheduled installments set forth in the repayment plan agreement. Additionally, a 5th installment will be noted on your repayment plan letter. 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 letter 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 letter is the estimated amount HomEq intends to capitalize (add to your principal balance) as part of your loan modification.

Please note, the amount of the repayment plan monthly payment is only an estimate of what your monthly payment may be after you complete the repayment plan and the loan is modified. The repayment plan payment is based upon projected interest, possible principal deferrals, any applicable forgiveness of delinquent or deferred interest and projected escrow requirements. If your loan is modified, the actual modified monthly payment will be based on actual loan conditions and may vary accordingly from the repayment plan payments.

If you have questions concerning this matter, please call (800)-795-5125 Monday through Thursday, between 5:00 AM and 9:00 PM PT, Friday between 5:00 AM and 6:00 PM PT, and Saturday between 5:00 AM and 1:30 PM PT. We appreciate the opportunity to assist you finding a way for you to honor your mortgage obligation.

Sincerely,

HomEq Servicing

SEE NEXT PAGE FOR IMPORTANT DISCLOSURES

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.

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.



THE LAW OFFICES OF
MICHAEL GADDIS