



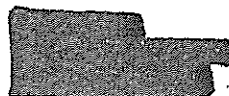
Ocwen Loan Servicing, LLC
 P.O. Box 785052
 Orlando, Florida 32878

WWW.OCWEN.COM

OLD PAYMENT \$5,629.02

NEW MONTHLY PAYMENT \$3,689.56

SAVINGS PER MONTH \$1,939.46



Loan Number: [Redacted]
 Property Address: [Redacted]

PROPOSED MODIFICATION AGREEMENT

Dear Borrower(s):

Enclosed please find a proposed modification agreement (the "Agreement") on your loan referenced above for your review and consideration.

In order to accept this modification on your loan, you must complete ALL of the following steps on or before January 2, 2009, ("Due Date"):

1. SIGN the bottom of the Agreement on the line(s) for the Borrower(s);
2. FAX the fully executed Agreement to:
3. PAY the full down payment in the amount of: \$5,692.02
[See Payment Instructions Attached]
4. NEW MONTHLY PAYMENT: \$3,689.56 (which may or may not include escrow) starting on February 1, 2009.
5. SEND proof of insurance coverage* Attention: Escrow Department
(Send proof of insurance ONLY to Escrow Fax: 1-888-882-1816
Dept. DO NOT include the Agreement.) E-mail: dateinsuranceinfo@ocwen.com

* Proof of insurance and the Agreement must be sent separately to the correct departments using the fax numbers provided above. Failure to send proof of insurance coverage before the Due Date will constitute acceptance of a force placed policy and agreement to pay the costs of such force placed policy, so long as all other items are complete.

Time is of the essence on this offer. If ALL of the items above are not completed by the Due Date, the Agreement shall have no force or effect and any down payment received will be returned to you. Please be advised that Ocwen Loan Servicing, LLC will not delay, postpone or otherwise stop any collection efforts until ALL of the steps above have been completed.

If you have any questions or require additional information, please contact the Home Retention Department directly

Sincerely,

Ocwen Loan Servicing, LLC

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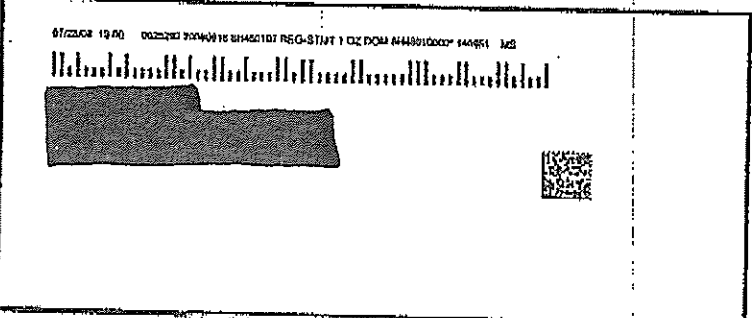
Ocwen Loan Servicing,
P.O. Box 785056
Orlando, FL 32878-5056
Do not send correspondence or
payments to the above address.

NC Permit No. 3548
CUSTOMER RELATIONS

Account Statement

Account Number: [REDACTED]
Account Statement Date: [REDACTED]
Property Address: [REDACTED]

CURR



Details of Amount Due

Current Amount Due:	
Principal:	343.44
Interest:	5,265.58
Current Amount Due by 09/01/08:	5,629.02
Total Amount Due:	5,629.02

Account Information

* Current Principal Balance:	862,951.35
Interest Rate:	7.35000%
Next Payment Due Date:	09/01/2008
Interest Paid Year-To-Date:	42,358.82
Taxes Paid Year-To-Date:	.00
Beginning Principal Balance:	865,624.69
Principal Reductions Year-To-Date:	2,673.34

*This is the principal balance only, not the amount required to pay your account in full.

Recent Account Activity

Date	Description	Principal	Interest	Escrow	Optional	Late Charges	Fees/Other	Suspense	Total
07/14/08	Payment	339.27	5289.75	.00		.00		.00	5629.02
08/15/08	Payment	341.35	5287.67	.00	.00	.00	.00	.00	5629.02

We may report information about your account to credit bureaus. Late Payments, missed payments, or other defaults on your account may be reflected in your credit report. To obtain information about your rights under the Fair Credit Reporting Act go to www.ftc.gov/bcpl/online/edc/come/credit.

Important Messages

SAVING MONEY NOW IS MORE IMPORTANT THAN EVER. With prices rising for just about everything, it's important to keep your hard-earned in your pocket. And that's what TotalProtect is all about! Return the enclosed Review Card by 11/30/08 and start saving right away!

ACCIDENTS HAPPEN EVERYDAY. BE PREPARED TO PROTECT YOUR HOME AND FINANCIAL SECURITY. CALL 1-800-348-7569 TO ENROLL IN ACCIDENTAL DEATH AND DISABILITY INSURANCE.

IF YOU ARE CURRENTLY IN BANKRUPTCY OR IF YOU HAVE FILED FOR BANKRUPTCY SINCE OBTAINING THIS LOAN, PLEASE READ THE BANKRUPTCY INFORMATION PROVIDED ON THE BACK OF THIS STATEMENT.

FOLD AND DETACH HERE

PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT IN THE ENCLOSED ENVELOPE WITH ADDRESS VISIBLE. PLEASE DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT - ALWAYS WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK.

FOLD AND DETACH HERE