



Projected Mail Date: 5/7
Lender Contact Name: _____
Subject Property: 2nd

Exp. Date: _____
Phone w/ex: _____

1st 2nd 3rd Mortgage

Preliminary Resolve Notice for File:

Dear Mr./Mrs. _____

This letter is to notify you of the resolution agreed to by your lender. We appreciate the trust placed in us. We are excited to inform you of the new terms of your mortgage:

On 5/7 Mr./Mrs. _____ from EMC informed us of the following modification to your loan:

Previous Balance: 340,582
Principal Balance Reduction: N/A
New Balance: N/A

Past due amount added to principle: _____
Past due amount not added to principle: _____

Previous Payment: 1893.⁰⁰
Monthly payment Reduction: + 1293.⁰⁰
Good Faith or Down Payment: N/A
New Payment: 3186.⁰⁰

Escrow Amount: _____ P & I Interest Only

Due Date: ~~5/8~~
Due Date: 5/8 Certified funds
Certified Funds

Escrow Amount: _____ P & I Interest Only

Previous Interest Rate: N/A
Interest Rate Reduction: N/A
New Rate: N/A
Years/Months: N/A

Fixed Arm

Fixed Arm

2nd Mortgage Balance: N/A
Cash Settlement: N/A
2nd Mortgage Savings: N/A

Total savings (lifetime of loan) Principal Balance Reduction: N/A
Total Payment Savings: (1293.⁰⁰)
Total Interest Savings: N/A
Cash Settlement Savings: N/A
TOTAL SAVINGS: (1293.⁰⁰)

Your lender may follow-up with written confirmation of this resolution. Don't hesitate to call us if you have any questions regarding your modification.

Thank you for allowing Choice Loan Consulting to go to work for you. We appreciate your business. On behalf of the team we want to let you know that it has been our privilege to serve you. We look forward to helping you in any way possible in the future and wish you the best in all that you do!

Sincerely,

Your friends at Choice Loan Consulting



Projected Mail Date: 6 business days Exp. Date: 6/15/09

1st 2nd 3rd Mortgage

Lender Contact Name:

Phone w/ex:

Subject Property:

Preliminary Resolve Notice for File:

Dear Mr./Mrs:

This letter is to notify you of the resolution agreed to by your lender. We appreciate the trust placed in us. We are excited to inform you of the new terms of your mortgage:

On 6/1/09 Mr./Mrs. _____ from EMC informed us of the following modification to your loan:

Previous Balance:

Past due amount added to principle:

Principal Balance Reduction:

Past due amount not added to principle:

New Balance:

Previous Payment: \$ 3,690.00

Escrow Amount: P & I Interest Only_

Monthly payment Reduction:

Good Faith or Down Payment:

Due Date: 7/1/09 Certified funds_

New Payment: \$ 2,663.52

Due Date: Certified Funds N/A

for 3 months starting 7/1/09.

Escrow Amount: P & I Interest Only_

Previous Interest Rate:

Fixed_ Arm_ * Paperwork will be sent within 6

Interest Rate Reduction:

Fixed_ Arm_ business days. Must be completed

New Rate:

* returned within 14 days from today

Years/Months:

2nd Mortgage Balance:

* There is no grace period on the payments. Payments must be received on time for 3 months & if done will be considered for a modification at the same terms.

Cash Settlement:

2nd Mortgage Savings:

* This is a one time offer. If borrower defaults on any terms above they are no longer eligible for this modification

Total savings (lifetime of loan)

Principal Balance Reduction:

Total Payment Savings:

Total Interest Savings:

Cash Settlement Savings:

TOTAL SAVINGS:

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Sincerely,

Your friends at Choice Loan Consulting



Projected Mail Date: June 16, 2009

Exp. Date: July 01, 2009

1st 2nd 3rd Mortgage

Lender Contact Name

Phone w/ex:

Subject Property:

Preliminary Resolve Notice for File:

Dear Mr./Mrs.

This letter is to notify you of the resolution agreed to by your lender. We appreciate the trust placed in us. We are excited to inform you of the new terms of your mortgage:

On June 15, 2009 Mr./Mrs. from EMC informed us of the following modification to your loan:

Previous Balance: \$ 442,900.00
Principal Balance Reduction: 0
New Balance: 442,900.00

Past due amount added to principle:
Past due amount not added to principle:

Previous Payment: \$ 2,254.84
Monthly payment Reduction: \$ 704.80
Good Faith or Down Payment:
New Payment: \$ 1,550.00

Escrow Amount: P & I Interest Only

Due Date: Certified funds

Due Date: Certified Funds

Escrow Amount: P & I Interest Only

Fixed Arm

Fixed Arm

* If borrower pays current for 3 months, payments will stay the same

Previous Interest Rate: 5.125%
Interest Rate Reduction:
New Rate:
Years/Months: 3 months

2nd Mortgage Balance: N/A
Cash Settlement:
2nd Mortgage Savings: N/A

* If borrower pays current for 5 yrs, there will be a \$15,000 principal reduction

Total savings (lifetime of loan)

Principal Balance Reduction: N/A
Total Payment Savings: \$2,144.40/3mo
Total Interest Savings:
Cash Settlement Savings:
TOTAL SAVINGS:

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Sincerely,

Your friends at Choice Loan Consulting



Projected Mail Date: 17 Jun 09
Lender Contact Name:
Subject Property

Exp. Date: 01 Jul 09
Phone w/ex:

1st 2nd 3rd Mortgage

Preliminary Resolve Notice for File:

Dear Mr. Mr

This letter is to notify you of the resolution agreed to by your lender. We appreciate the trust placed in us. We are excited to inform you of the new terms of your mortgage:

On 6-12-09 Mr./Mrs. from EMC informed us of the following modification to your loan:

Previous Balance: \$ 187,999.00 Past due amount added to principle:
Principal Balance Reduction: Past due amount not added to principle:
New Balance: Same

Previous Payment: \$ 1,196.11 Escrow Amount: P & I Interest Only
Monthly payment Reduction: 433.82
Good Faith or Down Payment: Due Date: 01 Jul 09 Certified funds X
New Payment: \$ 762.29 Due Date: Certified Funds
Escrow Amount: P & I Interest Only

Previous Interest Rate: Fixed Arm
Interest Rate Reduction: Fixed Arm
New Rate: Fixed Arm
Years/Months:

2nd Mortgage Balance: N/A
Cash Settlement: N/A
2nd Mortgage Savings: N/A

90 Days with on time payment & monthly payment will be modified for balance of mortgage term. 2nd Mortgage will then also qualify for Long Term Modification

Total savings (lifetime of loan) Principal Balance Reduction:
Total Payment Savings: \$ 433.82 x 3 months = \oplus
Total Interest Savings: N/A
Cash Settlement Savings: N/A
TOTAL SAVINGS: \oplus \$ 1,301.46

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