



Projected Mail Date: 19 MAY 09 Exp. Date: 26 MAY 09  1<sup>st</sup>  2<sup>nd</sup>  3<sup>rd</sup> Mortgage  
 Lender Contact Name: FIRST AMERICAN Phone w/ex: 800-511-1278  
 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 5-29-09 Mr./Mrs. \_\_\_\_\_ from FIRST AMERICAN informed us of the following modification to your loan:

Previous Balance: \$ 182,252<sup>00</sup>  
 Principal Balance Reduction: N/A  
 New Balance: \$ 182,252<sup>00</sup>

Past due amount added to principle: N/A  
 Past due amount not added to principle: N/A

Previous Payment: \$ 1482.79  
 Monthly payment Reduction: \$ 740.79  
 Good Faith or Down Payment: 0  
 New Payment: \$ 742.00

Escrow Amount: 0 P & I Interest Only N/A

Previous Interest Rate: N/A  
 Interest Rate Reduction: N/A  
 New Rate:  
 Years/Months: 3 Months

Due Date: 26 MAY 09 Certified funds X  
 Due Date: Certified Funds\_  
 Escrow Amount: P & I Interest Only\_  
 Fixed\_ Arm\_  
 Fixed\_ Arm\_

2<sup>nd</sup> Mortgage Balance: ---  
 Cash Settlement: ---  
 2<sup>nd</sup> Mortgage Savings: ---

\*\* 3 equal monthly payments of:  
\$ 742.00 beginning & ending  
1<sup>st</sup> June  
1<sup>st</sup> July  
1<sup>st</sup> August } must be pd. on or before 1<sup>st</sup> of each month.

Total savings (lifetime of loan) Principal Balance Reduction:  
 $742 \times 3 = \$ 2,226<sup>00</sup>$  Total Payment Savings:  
 $1482.79 \times 3 = \$ 4448<sup>31</sup>$  Total Interest Savings:  
 Cash Settlement Savings:  
**TOTAL SAVINGS:**

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



*First American  
Loss Mitigation Services*

APRIL 10, 2009

Re: Loan #: 003  
Property Address: \_\_\_\_\_

Dear Customer(s):

We are pleased to notify you that your mortgage loan servicer, Aurora Loan Services LLC ("Aurora") has approved a modification of your mortgage loan, subject to the terms and conditions outlined in this letter. First American Loss Mitigation Services ("First American") has prepared the enclosed loan modification package on behalf of Aurora.

In order to complete the loan modification it is important that you follow the instructions below. If you do not understand any part of the attached instructions please contact Aurora Loan Services at 800-550-0508 for assistance. The attached Loan Modification Agreement contains all of the terms of your loan modification. A summary of some of the terms of your modification are as follows:

- The interest rate will be 4.380 % as of the effective date of APRIL 1, 2009.
- The term will be 480 months. The maturity date will be APRIL 1, 2049.
- The new principal balance will be \$ 436,730.72 . The principal balance has increased due to the capitalization of past due amounts owed, which may include payments of principal, interest, escrow, and other fees in the amount of \$ 19,830.72
- New monthly principal and interest payments will be \$ 1,929.82 beginning MAY 1, 2009  
Additional monthly amounts may also be due for the payment of Escrow Items. These additional monthly amounts due for the payment of Escrow Items may change periodically over the remaining term of the loan.
- Your first monthly payment of \$ 2,207.07 , which includes the amounts due for the payment of Escrow Items, if any, will be due on or before MAY 1, 2009.
- Any outstanding late charges, returned check fees, property inspection fees, attorney's fees and costs or other corporate advances paid by Aurora are not included in the Modification Agreement. Upon execution of the Modification Agreement, you will be required to make an additional contribution of \$ 0.00 . This amount includes charges for corporate advances paid by Aurora and other fees and costs including but not limited to attorney fees and costs, returned check fees and late charges.
- All payments should be sent to: Aurora Loan Services, 10350 Park Meadows Drive, Littleton, CO, 80124 unless otherwise notified.
- The title to your property must be free of any other liens or encumbrances. The modified mortgage must remain in first position. If there is a junior lien, they must agree to subordinate. Aurora reserves the right to cancel the modification agreement if a junior lien or municipal lien will not agree to subordinate.

The modification of the loan will be accomplished with the following document(s), which are enclosed:

- Loan Modification Agreement

*First American Loss Mitigation Services*  
P.O. BOX 961246, FT. WORTH, TX 76161-0246  
(866) 441-3486

We have enclosed two (2) original sets of documents to be executed by you in the presence of a notary and returned to Aurora by overnight mail, and one (1) set of documents to be retained by you. The documents that you must execute and return have been marked to indicate where you and the Notary must sign. In addition, we have enclosed an overnight pre-paid and pre-addressed envelope for you to return the executed documents to Aurora.

Please follow the below instructions carefully:

1. **Do NOT sign the documents unless in the presence of a Notary.** The enclosed documents must be signed (in blank ink) in the presence of a Notary and (if applicable) other witnesses. We have marked the documents to indicate specifically where they must be signed. All of the documents that require a signature must be signed by you exactly the way your name is typed on the document. If applicable, witness signatures must be from two (2) different individuals and require their printed name under their signature.
2. **Obtain a cashier's check or money order to send back with the documents.** This check must be a bank check, money order, cashier's check or certified check and it can not be a personal check. The check must be in the amount of \$ 0.00 , made payable to: **Aurora Loan Services.**
3. **Put both sets of executed documents and check in the enclosed envelope.** The overnight envelope has been pre-addressed for delivery to: Aurora Loan Services, 10350 Park Meadows Drive, Littleton, CO 80124. The envelope has also been pre-paid and you therefore only need to get it to the Courier (such as a drop box or Courier store). You may also call the number located on your overnight pre-paid envelope and the courier will pick up the package for you.

**Time is of the essence.** The return overnight pre-paid envelope, including two (2) original executed sets of the documents (the third set is for your records) and the certified check, must be sent to Aurora no later than three (3) days from the date that you received the documents. Please be aware that if both sets of the executed documents and the check are not sent to Aurora in the timeframe provided above, your mortgage modification approval could be subject to cancellation. You are free to have an attorney or other advisor of your choice, review the enclosed documents. If you need additional information or wish to discuss the enclosed please contact Aurora Loan Services at 800-550-0508 for assistance.

The loan modification will not be complete until Aurora receives both sets of documents, properly executed, and the check, if an amount due has been stated in item #2 above. If the conditions outlined in this document are not satisfied, or if you do not cooperate in completing the modification, the approval of the modification will be cancelled.

We are pleased to be able to reach a mutually agreeable resolution to your mortgage delinquency. If you have any questions, please contact us at 800-550-0508.

Sincerely,

First American Loss Mitigation Services

**This is a communication from a debt collector. If you are in bankruptcy or received a bankruptcy discharge of this mortgage loan, this communication is not an attempt to collect the mortgage loan from you.**

*First American Loss Mitigation Services*  
P.O. BOX 961246, FT. WORTH, TX 76161-0246  
(855) 441-3486