



FreedomTeam
Financial

Choice LC Rep.

Projected date for arrival of Resolve to Borrower:

1st 2nd 3rd Mortgage

Lender Contact Phone w/ex:

Subject Property:

Preliminary Resolve Notice for File:

Dear Mr./Mrs. Customer,

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 5/1 Mr./Mrs. _____ from HSBC
informed us of the following modification to your loan:

Previous Balance:

Principal Balance Reduction:

New Balance:

Previous Payment:

Monthly payment Reduction: \$2348

New Payment: \$2364.65 - PITI

Previous Interest Rate: 10.09%

Interest Rate Reduction:

New ~~30~~ Year Fixed Rate: 5.25%

2nd Mortgage Balance:

Cash Settlement:

2nd Mortgage Savings:

Total savings (lifetime of loan)

Principal Balance Reduction:

Total Payment Savings:

Total Interest Savings:

Cash Settlement Savings:

TOTAL SAVINGS:

6 MONTH PROTECTORANCE TO MOD.

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

05/13/2009 11:18
May 11 09 02:33p

4808332522

HOMETREND

PAGE 02
p.1

To: Typor
From: New Home



HSBC Mortgage Services
P.O. Box 9068
Brandon, FL 33509-9068

05/06/09

Re: Account #

STREET
MESA AZ 85213-1584

Property Location:
STREET
MESA AZ 85213-1584

Dear Valued Customer:

HSBC Mortgage Services has made an adjustment to the account referenced above. To assist you in meeting your obligations, we have temporarily adjusted your interest rate to 5.25 % and will accept payments in the amount of \$2364.65 per month for the next 6 months. This temporary modification begins with your next payment, due on or before 06/01/09. At the end of the modification period, your account will revert to the interest rate and payment schedule set forth by your Note and Security Instrument.

HSBC reserves the right to withdraw this temporary modification if you fail to make your modified payments on or before the scheduled due date, if you file bankruptcy, if you fail to maintain the required hazard insurance, or if you do not pay your property taxes on time. Immediately upon withdrawal of the temporary modification, HSBC will resume all collection activity on your account (including foreclosure, if applicable). Additionally, your account will revert to the interest rate and payment schedule set forth by your Note and Security Instrument.

HSBC has temporarily modified your account wholly as a consideration. All obligations, rights and remedies set out in your Note and Security Instrument remain in full force and effect. If your account includes escrow for taxes or insurance, we will continue to perform the regularly scheduled escrow analysis on your account. If necessary, the escrow portion of your modified payment will be adjusted, causing your modified payment to change.

If you have any questions regarding this matter, please contact us at (800)395-3489 during normal business hours.

Sincerely,

HSBC Mortgage Services
6.67
020/000 122524



FreedomTeam

Financial

Choice LC Rep. _____

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Lender Contact Phone w/ex:

Subject Property:

1st 2nd 3rd Mortgage

→ SHOULD GO OUT MAY 2004

Preliminary Resolve Notice for File:

Dear Mr./Mrs. Customer,

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 5/15 Mr./Mrs. _____ from HSBC
informed us of the following modification to your loan:

Previous Balance:

Principal Balance Reduction:

New Balance:

Previous Payment: \$1161.70 - PITI
Monthly payment Reduction: \$488.64
New Payment: \$673.14 - PITI

6 MONTH FORBEARANCE TO M&D.

Previous Interest Rate:

Interest Rate Reduction:

New 3rd Year Fixed Rate: 5.25%

2nd Mortgage Balance:

Cash Settlement:

2nd Mortgage Savings:

Total savings (lifetime of loan)

Principal Balance Reduction:

Total Payment Savings:

Total Interest Savings:

Cash Settlement Savings:

TOTAL SAVINGS:

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