



Projected date for arrival of Resolve to Borrower: 6 MONTH 1st 2nd 3rd Mortgage
Lender Contact Phone w/ex: FORBEARANCE TO MOD
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 4/1 Mr./Mrs. _____ from RESURGENT
informed us of the following modification to your loan:

Previous Balance:

Principal Balance Reduction:

(\$910.14) FOR 6 MONTHS SAVINGS

New Balance:

Previous Payment: \$722

THEN MODIFICATION

Monthly payment Reduction: 151.69

624 FOR 6 MONTHS (\$588 SAVINGS)

New Payment: \$570.31 FOR 1 YEAR

652 FOR 6 MONTHS (\$420 SAVINGS)

Previous Interest Rate:

(\$1820.28 SAVINGS)

681 FOR 6 MONTHS (\$246 SAVINGS)

Interest Rate Reduction:

New 30 Year Fixed Rate:

YEAR 1)

709 FOR 6 MONTHS (\$78 SAVINGS)

2nd Mortgage Balance:

BACK TO 722 CAN BE REVISITED AFTER

Cash Settlement:

3 YEARS

2nd Mortgage Savings:

Total savings (lifetime of loan)

Principal Balance Reduction:

Total Payment Savings: \$4002.42 TOTAL SAVINGS

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



Resurgent Capital Services
P.O. Box 10826
Greenville, SC 29603-0826

Phone: (800) 365-7107
Fax: (866) 467-1187
eMail: loanservicing@resurgent.com

April 17, 2009

Temporary Payment Agreement

RE: Loan Number: _____
Contractual Next Payment Due Date: 06/01/08
Total Amount Past Due: \$8,324.30

Dear Valued Customer:

Your loan is seriously delinquent and legal action on our part is an option. In our recent discussions you have indicated a desire to honor this payment obligation, but you do not have the ability to cure the delinquency in full at this time. As an accommodation to your situation, we are willing to offer you a temporary payment plan.

An initial payment of **\$361.10** must be received in our office on or before **April 27th 2009**. This signed and dated agreement must be received in our office on or before that same date.

Then, on a go forward basis payments of **\$361.10** will be made on a monthly basis for the next **five (5) months**. The first monthly payment is due in our office on **May 27th 2009**. Future monthly payments are due in our office on or before the **27th** of the month. Payments must be made on time--on or before the payment due date.

If you honor the terms of this temporary payment plan we will review your account again in **three (3) months** to revisit the amount you are able to pay. Please note that this agreement does not cure the delinquency that exists on your loan. Certain factors such as your temporary payment amount and your interest rate/type could cause your loan to get more delinquent during the course of this temporary plan. However, if you honor this agreement we will explore options to bring resolution to your delinquency--such as a formal loan modification or a revised long-term repayment plan.

We reserve the right to pursue legal actions against you if you do not honor the terms of this agreement. Please note that if you fail to make the agreed upon payments on time and in full or if you fail to sign and return this agreement, this offer will be rendered null and void and we may require the total and immediate reinstatement of your loan.

Please call me at (866)785-7576 if you have any questions about this agreement.

Sincerely,

Agreed to by:

Julie Hallman
Resurgent Capital Services, LP / (866)785-7576

date: ____/____/____

date: ____/____/____

Important Notice: This is an attempt to collect a debt. Any information obtained will be used for that