P.5



Houston, TX 77081
Telephone
Fax

4/29/2010

CHESAPEAKE, VA 23320-1700

#3,372

Re:

Loan #:

Property:

Chesapeake, VA 23320

#2,498

Dear Mortgagor(s):

Thank you for submitting the revised income information necessary to process your loan modification request.

Should you have questions, please contacts

Sincerely,

Loss Mitigation Department

Enclosure: Trial period plan

LITTON LOAN SERVICING LP IS A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT YOUR DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



IF YOU ARE NOT OBLIGATED ON THE DEBT OR IF THE DEBT HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, THIS IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT AN ATTEMPT TO ASSESS OR COLLECT THE DEBT FROM YOU PERSONALLY.



You may be able to make your payments more affordable! Pfor immediate assistance.

4/29/2010

CHESAPEAKE, VA 23320-1700

Loan #:

Property Address:

Chesapeake, VA 23320

Dear Borrower(s):

Congratulations! You are approved to enter into a trial period plan under our modification program. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

What you need to do...

To accept this offer, you must make new monthly "trial period payments" in place of your normal monthly mortgage payment. Send your monthly trial period payments--instead of your normal monthly mortgage payment -- as follows:

1st payment: \$2,498.04 by 6/1/2010

2nd payment: \$2,498.04 by 7/1/2010

3rd payment: \$2,498.04 by 8/1/2010

After all trial period payments are timely made and you have submitted all the required documents, your mortgage would then be permanently modified. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) If Litton Loan Servicing LP does not receive each monthly payment before the due date, this offer will end and your loan will not be modified.

If you have any questions, or if you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure,

Sincerely,

Loss Mitigation Department Litton Loan Servicing LP

Attachments: (1) Frequently Asked Questions and (2) Additional Trial Period Plan Information and Legal Notices

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