



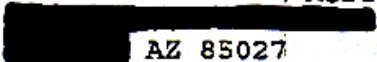
All of us serving you

U.S. BANK HOME MORTGAGE

17500 Rockside Road  
Bedford, OH 44146  
September 07, 2010



Property Address:



AZ 85027

Mortgage Loan Number:



Dear Mortgagor(s):

We have completed our review of the hardship information you provided and you have been pre-approved for the Loan Modification program.

Under the Loan Modification program, the amount of interest and escrow that has accumulated on your delinquent account will be added to the outstanding principal balance. Your maturity date may be extended. Your interest rate will be 4.750%. The new interest rate will not take effect until you have fulfilled the terms of the enclosed forbearance plan and your Loan Modification documents have been executed.

The Modification documents will be sent for your signature after the forbearance plan is completed. This agreement is contingent upon all parties who signed the original Mortgage and Note also signing all required documents in connection with bringing your account current. Please continue remitting payments between the end of the forbearance plan and receipt of the Modification documents. You will be required to contribute toward the cost of the Modification. These costs include any escrow shortage, recording fees, outstanding late charges/other fees/NSF fees and attorney fees and costs.

I am committed to homeownership of the property listed above, and I occupy this property as my principal residence. I understand that I am responsible for clearing any liens on the property prior to the loan modification.

If your account is in an active foreclosure status, you will be responsible for paying the attorney fees and costs that have accumulated in this action. Upon receipt of the signed forbearance plan in our office, the foreclosure action will be placed on a hold status with the attorney's office. If the signed forbearance plan has not been received in our office by 09/17/10, then the foreclosure action will resume and the costs involved with the Loan Modification program will increase.



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If you are in agreement with our decision regarding your assistance request, please sign the enclosed agreement and return it by 09/17/10. You may fax the signed agreement back to our office at 1(866) 375-5527

The interest rate and terms disclosed above are subject to change. In the event that your loan is sold to a new investor, the terms of your loan modification are subject to change without prior notification. Please be advised that selling of your loan to a private investor can and will be done without your consent or notification.

If you have any questions regarding our decision or feel that you are unable to comply with the terms of the forbearance plan by the date listed above, please contact our office at 1-800-337-1193

Failure to remit the above information by the deadline specified will cause your Loss Mitigation request to be denied and any foreclosure action on your account to continue.

Sincerely,

Default Resolution  
Loss Mitigation Department

We are attempting to collect a debt; any information obtained will be used for that purpose.  
OH101