



4001 Leadenhall Road  
Mt. Laurel NJ 08054

# SAMPLE

Tel 800-449-8767  
Fax 856-917-8300

September 15, 2008

Loan Number: 00402  
Property Address:  
Keller TX 76248

Michael  
Keller TX 76248

Dear Customer:

We have received your financial package and request for Mortgage Assistance. We are reviewing your request and will advise if we need additional information.

If you have any questions during the preliminary review, please contact us at 1-800-750-2518.

Sincerely,

*David*

Loss Mitigation Department *88*

Mortgage Service Center  
LM042

Please be advised that your request for assistance does not guarantee approval or suspend any attempts to collect the debt. We will continue with collection and or foreclosure activity until the delinquency is paid or until you receive formal written confirmation that relief has been granted.

*Has M. F. 12/24/08  
800-750-2518  
David  
x 88*

4001 Leadenhall Road  
Mt. Laurel NJ 08054

October 16, 2008

Loan Number: 00402

Property Address:

Keller TX 76248

Michael  
Keller TX 76248

NOTICE OF INTENTION TO FORECLOSE

Dear Customer(s):

PHH Mortgage Services is acting as the Mortgage Loan Servicer for Fannie Mae, which is the owner of the Note and Deed of Trust associated with your real estate loan. PHH Mortgage Services as Mortgage Loan Servicer, is representing Fannie Mae, whose address is Fannie Mae, Texas Foreclosures, P.O. Box 650043, Dallas, Texas 75265-0043. The Mortgage Loan Servicer is authorized to represent Fannie Mae by virtue of a servicing agreement. The Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. All notices, payments, correspondence, and other communications regarding your real estate loan should continue to be directed to PHH Mortgage Services.

The mortgage on your property is past due for the September 01, 2008 payment. The TOTAL AMOUNT to bring your account up to date is \$ 4649.77. To AVOID FORECLOSURE, we require a payment in "CERTIFIED FUNDS" for the total amount due.

In addition, please be advised as of the date of this letter, \$ 328.65 in late charges have also accrued.

In the event you do not cure the default in full within THIRTY (30) days from the date of this letter (as provided by the terms of the mortgage), payment of the current principal balance will be accelerated and foreclosure proceedings will be initiated.

Again, all remittances must be in the form of "CERTIFIED FUNDS ONLY". Anything less than the TOTAL DUE and/or not in "CERTIFIED FUNDS", will be refused.

Please contact us immediately at 1-800-330-0423. This is an attempt to collect a debt, any information obtained will be used for that purpose.

Sincerely,

Collection Department  
Mortgage Service Center

(XC220)

4001 Leadenhall Road  
Mt. Laurel NJ 08054

# SAMPLE

Tel 800-449-8767  
Fax 856-917-8300

November 04, 2008

Loan Number: 00402  
Property Address:  
Keller TX 76248

Michael  
Keller TX 76248

Dear Customer:

We have previously sent a letter to your attention in regards to information received to be reviewed for a workout program. We have not received the required information as of yet to complete the review process on this account. In order to submit your request, the following information must be completed and returned to our office within 7 business days.

Please fax this information with a cover sheet containing your account number to fax number 856-917-2935 or by mail to:

Mortgage Service Center  
Attention: DAVID  
4001 Leadenhall Rd.  
Mt. Laurel, NJ 08054

- A hardship letter outlining your situation in detail and noting all measures taken to date to resolve the problem.
- Fully completed financial form (enclosed).
- Proof of income, such as:
  - Copy of paystubs for MICHAEL for the month(s) of October or dated within 75 days.
  - Child support income for the last 2 months.
  - Profit & Loss Statement for the last 6 months.
  - Copy of Social Security, disability or retirement income for the last 2 months.
  - Signed lease agreement and proof of payment.
  - Other: Fax ASAP to david include loan number on cover.
- Copy of federal tax returns with W2 forms for the year(s)
- Copy of Bank Statements for the month of.
- Copy of Divorce Decree.
- Copy of Quit Claim Deed.

PHH Mortgage

PHH

4001 Leadenhall Road  
Mt. Laurel NJ 08054

SAMPLE

Tel 800-449-8767  
Fax 856-917-8300

May 18, 2009

Loan Number: 004024  
Property Address:  
Keller TX 76248

Michael  
Keller TX 76248

NOTICE OF INTENTION TO FORECLOSE

Dear Customer(s):

PHH Mortgage Services is acting as the Mortgage Loan Servicer for Fannie Mae, which is the owner of the Note and Deed of Trust associated with your real estate loan. PHH Mortgage Services as Mortgage Loan Servicer, is representing Fannie Mae, whose address is Fannie Mae, Texas Foreclosures, P.O. Box 650043, Dallas, Texas 75265-0043. The Mortgage Loan Servicer is authorized to represent Fannie Mae by virtue of a servicing agreement. The Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan. All notices, payments, correspondence, and other communications regarding your real estate loan should continue to be directed to PHH Mortgage Services.

The mortgage on your property is past due for the April 01, 2009 payment. The TOTAL AMOUNT to bring your account up to date is \$ 4930.59. To AVOID FORECLOSURE, we require a payment in "CERTIFIED FUNDS" for the total amount due.

In addition, please be advised as of the date of this letter, \$ 723.03 in late charges have also accrued.

In the event you do not cure the default in full within THIRTY (30) days from the date of this letter (as provided by the terms of the mortgage), payment of the current principal balance will be accelerated and foreclosure proceedings will be initiated.

Again, all remittances must be in the form of "CERTIFIED FUNDS ONLY". Anything less than the TOTAL DUE and/or not in "CERTIFIED FUNDS", will be refused.

Please contact us immediately at 1-800-330-0423. This is an attempt to collect a debt, any information obtained will be used for that purpose.

Sincerely,

Loan Counseling Center

(XC220)

**Mortgage response**

Sunday, June 7, 2009 3:47 PM

From: "the [REDACTED]" <the [REDACTED]>  
To: admin@wehavelenders.com

Kenny, just a short note to say thanks very much for the advice and assistance in getting my mortgage company to respond to my situation. As you know, I'd been trying to modify my loan, reducing the interest, eliminating the PMI and trying to get a lower monthly payment due to the recent changes in my income. Well you did it! Because of your interdiction, I received a phone call on Friday from an executive assistant to the CEO of my mortgage company informing me that my loan was being reviewed and expedited. (It has been over 8 months since I've been trying to get them to respond.) In fact...she also told me they were giving me a 6 month forbearance on my monthly payment to help catch up financially until they get the particulars worked out of my loan modification. Because of your attention, knowledge and creativity we will no longer have to worry about losing our home and have peace of mind both personally and financially. Thanks again,  
Best regards,

Michael [REDACTED]