

FINAL MOD.



Vericrest Financial, Inc.
National Customer Service Center
715 South Metropolitan Avenue
P.O. Box 24610
Oklahoma City, OK 73108
Tel: 800-621-1437
405-945-1514
Fax: 405-553-4702

6/21/2010



KINGS PARK, NY 11754-0000

Re: Mortgage Loan Account Number [Redacted]

Dear [Redacted],

In an effort to reach out and assist a valued customer, we propose the following:

The monthly principal and interest payments on your Mortgage Loan Account will be temporarily reduced. Your monthly principal and interest payment will be \$1,559.05 commencing with your payment due 8/1/2010, and ending with your payment due 7/1/2012. After the Reduction Period, normal monthly principal and interest payments will resume on 7/1/2012 for the remaining term of your loan at the amount set forth in the loan documents governing your Account, including the note and security instrument.

If your account has an escrow feature, the monthly escrow amount will be due in addition to the reduced monthly payment amount set forth above. Presently, the escrow portion of your payment is \$ 504.66, creating a total payment amount of \$2,063.71. The escrow portion of your payment is subject to change, as set forth in your Loan Documents.

If you have an adjustable-rate loan and the principal and interest payment amount set forth under the Loan Documents would be lower during the Reduction Period than that proposed in this letter, your payment will revert to the lower amount for that portion of the Reduction Period in which it is applicable.

The existing past-due amount on your Account of \$0.00 as of 6/21/2010 will be forgiven.

All terms and conditions of the Loan Documents not specifically modified herein remain of full force and effect. This includes all remedies available to us in the event of default.

This proposal will not be effective unless we receive this letter back from you, signed and dated, no later than 7/1/2010.

Agreed to:

By: _____

Customer

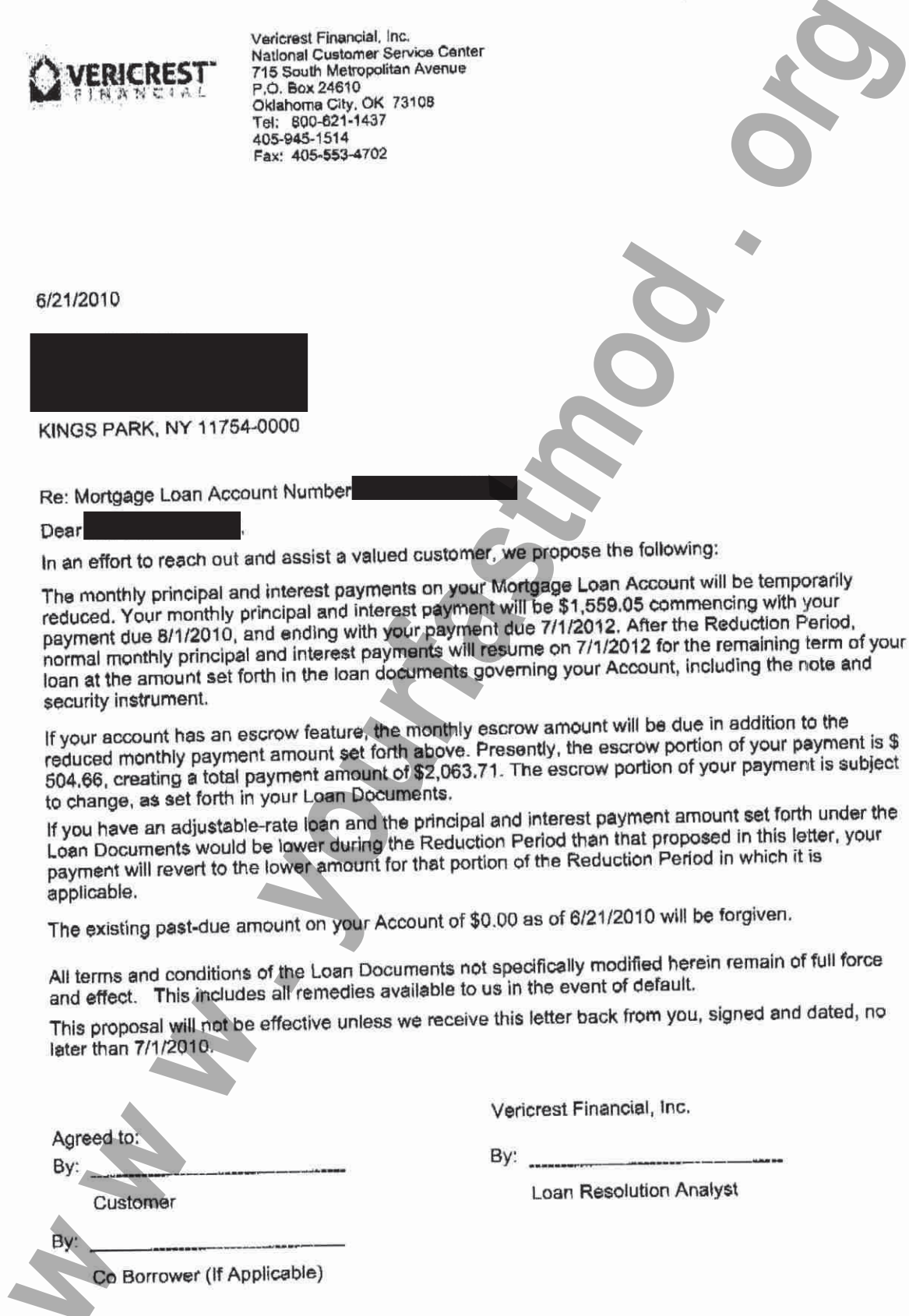
By: _____

Co Borrower (If Applicable)

Vericrest Financial, Inc.

By: _____

Loan Resolution Analyst



11/29/2015 00:00 FAX

002



715 Metropolitan Avenue
Oklahoma City, OK 73108

June 21, 2010

[REDACTED]
Kings Park, NY. 11754

RE: Borrower Name: [REDACTED]
Loan Number: [REDACTED]
Property Address: [REDACTED]

Dear Valued Customer,

Thank you for contacting Vericrest Financial, Inc. ("Vericrest") regarding your above loan number. We appreciate the time you took to bring your concerns to our attention. Your request for a modification will be approved, if Vericrest receives from you the following **on or before June 28, 2010**

- 1) A good faith payment in the form of **certified funds** in the amount of **\$ 2102.40**
- 2) which will be applied to your loan as a payment upon completion of the modification.
- 3) The enclosed Modification Agreement **signed by each borrower** who signed the original loan documents.

The good faith payment and the signed Modification Agreement must be received by the date indicated above; otherwise, the modification will not be granted and Vericrest will seek to enforce the Note according to its current terms.

Enclosed is a prepaid FedEx label for your convenience. We appreciate your urgent attention to this matter.

We trust this has addressed your concerns. However, if you have any questions regarding this information, or any other concerns regarding your loan, please contact our Loss Mitigation Department toll free at (866) 650-0968.

Sincerely,

Loss Mitigation Department
Vericrest Financial, Inc.

11/29/2015 00:00 FAX

002



715 Metropolitan Avenue
Oklahoma City, OK 73108

June 21, 2010

[REDACTED]
Kings Park, NY. 11754

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Loan Number: [REDACTED]
Property Address: [REDACTED]

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Vericrest Financial, Inc.

Agreed to:

By: _____

Customer

By: _____

Co Borrower (If Applicable)

By: _____

Loan Resolution Analyst

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