



1111 Polaris Parkway
Floor 1A, OH-1220
Columbus, OH 43240

May 6, 2011

Oak View, CA 93022

Return your listing
agreement, owe
nothing more on your
mortgage and get
\$15,000.

Dear

Thank you for talking to us about how we can help you sell your home and avoid foreclosure. As we discussed, the short sale of your home will mean that you will owe nothing more and will receive \$15,000 to make a fresh start upon the sale of your home. To get started with your short sale, please follow these important steps and keep us informed.

Choose a real estate agent

Start your search as soon as possible. Look for a Certified Distressed Property Expert agent. These agents have experience working with mortgage companies on home sales. If you are having trouble finding an agent, call us at 1-877-652-4090. We can provide a list of agents in your area.

List your home at fair market value

Make sure your real estate agent lists your home at a price that is comparable to similar homes for sale in your neighborhood—even if the price is less than what you owe on your mortgage.

Send in your listing agreement

We must receive your listing agreement signed by all borrowers by May 27, 2011. If you do not meet this deadline, the short sale agreement we discussed is no longer valid. You can mail your agreement in the enclosed pre-paid UPS envelope.

We are here to help you throughout the home sale process. Call us at 1-877-652-4090 when you:

- Need a list of local real estate agents
- Have new information about the real estate market in your area
- Receive an offer from a potential buyer
- Have any other questions about the short sale process

Remember, we are committed to help you avoid foreclosure and make a new start. Contact a real estate professional today and return the signed listing agreement by May 27, 2011.

Sincerely,

John Rieger
Vice President

Last four digits of your
account number:

6987
