CENTRAL MORTGAGE COMPANY

www.CentralMortgageOnline.com

July 11, 2012

ALAN WAYNE R REESER 5709 PEARL DR ROCKLIN, CA 95677-4744 Loan Number: 0359381714

Property Address:

5709 PEARL DRIVE ROCKLIN, CA 95677

RE: Borrower Response Package Acknowledgment

Dear Mortgagor(s):

Central Mortgage Company (CMC) would like to thank you very much for the timely submission of your Borrower Response Package. We specifically want to confirm our receipt of your initial package with this letter. Your information is being reviewed to determine if your package is complete and if we determine a need exists for additional information, we will contact you promptly by phone and by mail within the next week.

Once we have received all documentation required to complete our financial review, a processor will contact you to discuss your qualification status. You will also receive an evaluation notice to advise you of your qualification status within 30 days of our financial review. Please note that if your mortgage loan is current at the time of review, your file will be considered for a refinance. If you meet the basic qualifications for a refinance, a refinance package will be sent to you. This package is required and is different from the Borrower Response Package.

Important Notice:

Please be advised that foreclosure proceedings may continue during the evaluation process. A new foreclosure referral will not occur if you are approved for a workout and you send your signed acceptance before the expiration period of the offer. If you submit a Borrower Response Package less than 37 days prior to a foreclosure sale, there is no guarantee we can evaluate you for foreclosure alternatives prior to the pending sale date. Although we will strive to process your request as quickly as possible, you may not receive a notice of incompleteness or a decision on your request prior to sale. In the event that we are able to approve you for a foreclosure alternative prior to your trustee sale, a court with jurisdiction over the foreclosure proceeding (if any) or public official charged with carrying out the sale may choose not to halt the scheduled sale.

Please know that we are concerned about your situation and are committed to helping you find the best possible solution. CMC is dedicated to providing you with exemplary service. Our team of mortgage professionals will work diligently toward resolving the challenges that you are facing. Again, we strongly thank you for your cooperation.

In the event you have questions, please contact our Homeowners Assistance Department at 1-800-366-2132 extension 5609.

Respectfully, Central Mortgage Company



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