



February 20, 2008

Dear Homeowner,

HOPE NOW is a partnership between mortgage companies and non-profit housing counselors. Our mission is simple: we reach out to and attempt to assist homeowners who may be having difficulty paying their mortgages. Your mortgage company, [SERVICER\_NAME], is a member of this alliance.

Through this alliance, homeowners can easily find out about relief options that may include repayment plans, changes that can be made to the terms of a loan, and other alternatives for which homeowners may be eligible. There is **no cost** to explore these solutions.

To learn more, a servicing representative is available Monday through Friday from 9:00am EST to 9:00pm EST at:

1-800-xxx-xxxx

You may also call the Homeowner's HOPE™ Hotline, where representatives are available to speak with you 24 hours a day, seven days a week at:

1-888-995-HOPE (4673)

Please call today, and find out what can be done to help.

Sincerely,

The HOPE NOW Alliance

**For more information about the HOPE NOW partnership visit**  
**[www.hopenow.com](http://www.hopenow.com)**

*Homeowner's HOPE™ Hotline is sponsored by the Homeownership Preservation Foundation*