



November 19, 2007

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, [COMPANY 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 representative is available Monday through Friday from 9:00am EST to 9:00pm EST at:

1-800-XXX-XXXX

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

Sincerely,

The HOPE NOW Alliance