



December 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, [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

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