

HELPING YOU STAY IN YOUR HOME.


MAKING HOME AFFORDABLE

You may be able to make your payments more affordable!
Call [REDACTED] for Immediate Assistance.

SAXON

March 17, 2010

CLARENCE [REDACTED]
MARCINE [REDACTED]

\$1,140 to \$549

[REDACTED]
ROSEVILLE, MI 48066

Loan Number: [REDACTED]

Dear CLARENCE [REDACTED]
and MARCINE [REDACTED]

Congratulations! You are approved to enter into a trial period plan under the Home Affordable Modification Program. This is the first step toward qualifying for more affordable mortgage payments. Please read this letter so that you understand all the steps you need to take to modify your mortgage payments.

What you need to do...

To accept this offer, you must make new monthly "trial period payments" in place of your normal monthly mortgage payment. Send in your monthly trial period payments - instead of your normal monthly mortgage payment - as follows:

1st payment: \$ 549.29	by 05/01/2010
2nd payment: \$ 549.29	by 06/01/2010
3rd payment: \$ 549.29	by 07/01/2010

If you do not make each trial period payment in the month in which it is due, your loan will not be modified under the Home Affordable Modification Program.

In addition to making your trial period payments on time, you must send copies of all the documents that are noted on the attached checklist no later than **May 1, 2010** so that we can verify the financial information you already provided to us (use the return envelope provided for your convenience). **If the documents are not received by May 1, 2010, this offer will end and your loan will not be modified.**

After all trial period payments are timely made and you have submitted all the required documents, your mortgage would then be permanently modified if you qualify. (Your existing loan and loan requirements remain in effect and unchanged during the trial period.) If you have any questions or if you cannot afford the trial period payments shown above but want to remain in your home, or if you have decided to leave your home but still want to avoid foreclosure, please call us at **888.325.3502** as we may be able to help you.

Sincerely,

Home Preservation

Saxon Mortgage Services, Inc.

Attachments: (1) Checklist; (2) Frequently Asked Questions and (3) Additional Trial Period Plan Information and Legal Notices

The Making Home Affordable Program was created to help in times of home owners refinance or modify their mortgages. As part of this program, we - your mortgage servicer - and the Federal Government are working to offer you options to help you stay in your home.

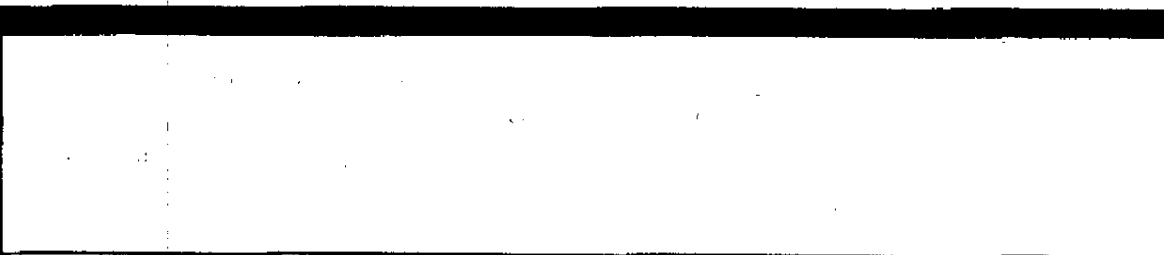
ACKNOWLEDGEMENT AND AGREEMENT

In making this request for consideration under the Making Home Affordable Program, I certify under penalty of perjury:

1. That all of the information in this document is truthful and the event(s) identified on page 1 is/are the reason that I need to request a modification of the terms of my mortgage loan, short sale or deed-in-lieu of foreclosure.
2. I understand that the Servicer, the U.S. Department of Treasury, or their agents may investigate the accuracy of my statements and may require me to provide supporting documentation. I also understand that knowingly submitting false information may violate Federal law.
3. I understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I understand that if I have intentionally defaulted on my existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this document, the Servicer may cancel any Agreement under Making Home Affordable and may pursue foreclosure on my home.
5. That my property is owner-occupied; I intend to reside in this property for the next twelve months; I have not received a condemnation notice; and there has been no change in the ownership of the Property since I signed the documents for the mortgage that I want to modify.
6. I am willing to provide all requested documents and to respond to all Servicer questions in a timely manner.
7. I understand that the Servicer will use the information in this document to evaluate my eligibility for a loan modification or short sale or deed-in-lieu of foreclosure, but the Servicer is not obligated to offer me assistance based solely on the statements in this document.
8. I am willing to commit to credit counseling if it is determined that my financial hardship is related to excessive debt.
9. I understand that the Servicer will collect and record personal information, including, but not limited to, my name, address, telephone number, social security number, credit score, income, payment history, government monitoring information, and information about account balances and activity. I understand and consent to the disclosure of my personal information and the terms of any Making Home Affordable Agreement by Servicer to (a) the U.S. Department of the Treasury, (b) Fannie Mae and Freddie Mac in connection with their responsibilities under the Homeowner Affordability and Stability Plan; (c) any investor, insurer, guarantor or servicer that owns, insures, guarantees or services my first lien or subordinate lien (if applicable) mortgage loan(s); (d) companies that perform support services in conjunction with Making Home Affordable; and (e) any HUD-certified housing counselor.

 Borrower Signature _____
Date

 Co-Borrower Signature _____
Date



Be advised that by signing this document you understand that any documents and information you submit to your servicer in connection with the Making Home Affordable Program are under the penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document you certify, represent and agree that: "Under penalty of perjury, all documents and information I have provided to Lender in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct."

If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or www.sig tarp.gov. Mail can be sent to Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220.

