



Houston, TX 77081

November 18, 2008

Los Angeles, CA 91343-3546

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RE: Loan No.:

Property Address: (.....)
LOS ANGELES, CA 91343

Dear Mortgagor(s):

Enclosed is a Loan Modification Agreement on a Note executed by you on February 2, 2007 in the amount of \$555,141.00. Pursuant to the terms of the attached Loan Modification Agreement, a cash contribution of \$3,968.02 is required along with the signed Loan Modification Agreement. Please forward the signed and notarized Loan Modification Agreement and Approval Letter along with Cash Contribution within seven days to the following address:

Loan Servicing

Loss Mitigation Department

Houston, TX 77081-2226

Should you have any questions, please do not hesitate to contact (

Sincerely,

Enclosure