Ocwen Loan Servicing, LLC
P.O. Box 24737
West Palm Beach, Florida 33416-4737
OCWEN *(Do not send correspondence or payments to the above address.)*

WWW.OCWEN.COM

03/16/12

Norman [redacted]

[redacted]
Lauderdale Lakes, FL 33311

Loan Number: [redacted]
Property Address: [redacted]
Lauderdale Lakes, FL 33311

PROPOSED MODIFICATION AGREEMENT

Dear Borrower(s):

Enclosed please find a proposed modification agreement (the "Agreement") on your loan referenced above for your review and consideration.

In order to accept this modification on your loan, you must complete ALL of the following steps **on or before** 4/9/12, ("Due Date"):

1. **SIGN** the bottom of the Agreement on the line(s) for the Borrower(s);
2. **FAX** the fully executed Agreement to: Attention: Home Retention Department (407) 737-5693
3. **PAY** the full down payment in the amount of: $1,090.01 [*See Payment Instructions Attached*]
4. **NEW MONTHLY PAYMENT:**
   Principal and Interest Payment $470.79
   Total **(which may or may not include escrow)** $1,090.01
   starting on 5/1/12
5. **SEND** proof of insurance coverage* (Send proof of insurance ONLY to Escrow Dept. DO NOT include the Agreement.) Attention: Escrow Department Fax: (888)-882-1816 E-mail: updateinsuranceinfo@ocwen.com

* Proof of insurance and the Agreement must be sent separately to the correct departments using the fax numbers provided above. Failure to send proof of insurance coverage before the Due Date will constitute acceptance of a force placed policy and agreement to pay the costs of such force placed policy, so long as all other items are complete.

Time is of the essence on this offer. If ALL of the items above are not completed by the Due Date, which includes the receipt of an executed counterpart to the Agreement signed by all parties, the Agreement will have no force or effect and the original terms of your note will apply. Any down payment received will be applied in accordance with the original terms of your loan agreement. Please be advised that Ocwen Loan Servicing, LLC will not delay, postpone or otherwise stop any collection efforts until ALL of the steps above have been completed.

If you have any questions or require additional information, please contact the Home Retention Department directly at (800) 746-2936.

Sincerely,

Ocwen Loan Servicing, LLC

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS # 1852