



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

WWW.OCWEN.COM

8/24/2012

[REDACTED] Jerome [REDACTED]
 [REDACTED]
 Lake Worth, FL 33463

Loan Number: [REDACTED]
 Property Address: [REDACTED] Lake Worth, FL 33460

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 9/14/2012, ("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
5. PAY the full initial payment in the amount of:

	\$502.61
	[See Payment Instructions Attached]
4. NEW MONTHLY PAYMENT:

Principal and Interest Payment:	\$153.95
Escrow Payment:	\$348.66
Total (which may or may not include escrow):	\$502.61
5. SEND proof of insurance coverage*

(Send proof of insurance ONLY to Escrow Dept. DO NOT include the Agreement.)	starting on 10/1/2012.
	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, the Agreement shall have no force or effect and any down payment received will be returned to you. 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 Customer Care Center 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.