



P.O. Box 24737
West Palm Beach, FL 33416
Do not send correspondence or
payments to the above address.

Account Number: [REDACTED] 504
Account Statement Date: 11/17/2009
Property Address:
Santa Ana CA 92703

NC Permit No. 3946
CUSTOMER RELATIONS 1-800-746-2936
Your call may be recorded for the coaching
and development of our associates.



SANTA ANA CA 92703-4720

Original Mortgage BEFORE Modification

Tax season is right around the corner. Please visit Ocwen's website at www.ocwen.com to verify the social security number on file for your loan.

* Current Principal Balance: 331,920.33
Interest Rate: 6.50000%
Next Payment Due Date: 11/01/2009
Interest Paid Year-To-Date: .00
Taxes Paid Year-To-Date: .00
*This is the principal balance only, not the amount required to pay your account in full.

Current Amount Due:
Principal: 327.61
Interest: 1,796.14
Current Amount Due by 12/01/09: 2,123.75
Past Due Amount:
Principal: 325.85
Interest: 1,797.90
Past Due Amounts DUE IMMEDIATELY: 2,123.75
Total Amount Due: 4,247.50

| Date | Description | Principal | Interest | Escrow | Optional | Late Charges | Fees/Other | Suspense | Total |
|--------------------------------------|-------------|-----------|----------|--------|----------|--------------|------------|----------|-------|
| No transactions since last statement | | | | | | | | | |

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. To obtain information about your rights under the Fair Credit Reporting Act go to www.ftc.gov/credit.

If you are currently in bankruptcy or if you have filed for bankruptcy since obtaining this loan, please read the bankruptcy information provided on the back of this statement.

Payments received are to be applied in accordance with your mortgage note. Payments will be first applied to bring your loan contractually current. Any additional funds received will be applied to outstanding fees and advances prior to being applied to principal.

FOLD AND DETACH HERE
PLEASE DETACH AND RETURN BOTTOM PORTION WITH PAYMENT IN THE ENCLOSED ENVELOPE WITH ADDRESS VISIBLE.
PLEASE DO NOT SEND CORRESPONDENCE WITH YOUR PAYMENT - ALWAYS WRITE YOUR ACCOUNT NUMBER ON YOUR CHECK.
FOLD AND DETACH HERE

00004353694 4444444881 000000070395504 50 004247508



Account Number: 0170315504

Check box if your contact information has changed, update on the back

AMOUNT DUE \$ 4,247.50
If received after 12/16/2009 add Late Charge of: \$ 106.19
Total Amount Due with Late Charge: \$ 4,353.69
Additional Principal: \$
Additional Escrow: \$
Late Charges: \$
Other: (Please Specify) \$
Total Enclosed: \$

Note: If your loan is current, any excess funds will first be applied to outstanding amounts due and then additional principal.
If this payment is made via automatic drafting, this statement is for informational purposes only.

OCWEN
PO BOX 6440
CAROL STREAM IL 60197-6440



HELPING YOU STAY IN YOUR HOME.



You may be able to make your payments more affordable. Act now to get the help you need!

Loan Number: [redacted] 504
Property Address: [redacted] Santa Ana, CA 92703

[redacted] Street
Santa Ana, CA 92703

We have good news about providing you a more affordable mortgage. You are eligible for the federal government's Home Affordable Modification program!

Please carefully read the enclosed Home Affordable Modification Program Trial Period Plan ("Trial Period Plan"). Make sure that you understand it and that the statements set forth in the "My Representations" section are true and accurate.

STEP 1 ACCEPT THE TRIAL PERIOD PLAN OFFER

To accept this offer and enter into the Home Affordable Modification program, all borrowers must sign both copies of the enclosed Trial Period Plan. You must then return BOTH signed copies to us — along with your first trial period payment in the amount of \$989.62 — by no later than 02/28/10. Payment reduced to \$989.62

STEP 2 MAKE YOUR TRIAL PERIOD PAYMENTS ON TIME

Your remaining trial period payments in the amount of \$989.62 will be due on or before 02/01/10, 03/01/2010, 04/01/2010. Your trial period payments should be sent instead of — NOT IN ADDITION TO — your normal monthly mortgage payments.

By no later than 02/28/10, please mail two signed copies of the Trial Period Plan and your first trial period payment to:

MAIL TO:
OCWEN LOAN SERVICING, LLC
ATTN: HAMP MODIFICATIONS
1661 WORTHINGTON ROAD SUITE 100
WEST PALM BEACH, FLORIDA 33409

To better understand the proposed terms of your modified mortgage, please read the attached summary of your modified mortgage and the Agreement. If you have any questions, please contact us at (800) 746-2936.

Sincerely,

Ocwen Loan Servicing, LLC

The Making Home Affordable program was created to help millions of homeowners refinance or modify their mortgages. As part of this program, Freddie Mac (the owner of your loan), your servicer, and the Federal Government are working to offer you options to help you stay in your home.

Attachments: Important Program Info, Frequently Asked Questions, and Two copies of the Trial Period Plan

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.