

[REDACTED]
Elmhurst, IL 60126

11/25/2008

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Member HSBC Group

[REDACTED]

RE: Ac

Dear PE

We are pleased to inform you that your request for a hardship program has been approved. Your monthly payments will be reduced to 5.25% and your monthly

in our Hardship Program has been approved. Your monthly payments will be reduced to 5.25% and your monthly

Principal and Interest	\$347.74
Accident & Health Insurance Premium (if any):	\$0.00
DISABILITY Premium (if any):	\$0.00
Escrow Premium (if any):	\$0.00
Involuntary Unemployment Insurance Premium (if any)	\$0.00
Life Insurance Premium (if any):	\$0.00
Re LIFE Premium (if any):	\$0.00
RELIFE Premium (if any):	\$0.00
Total Monthly Payment:	\$347.74

Your new total monthly payment will be reflected on a subsequent statement.

This program will be approved for 6 months, and will terminate on May, 2009. A hardship qualifying payment must be received in order to activate the hardship, plus 6 additional payments (a total of 7 payments) must be made until expiration of the program. Please remember that if you miss any of these payments, you may not be eligible for an extension upon completion of the approved program.

Should you have any questions regarding the above comments, please contact us at [REDACTED]. Our office hours are Mondays through Fridays between 8:00 a.m. and 5:00 p.m. CST.

Sincerely,

[REDACTED]

Foreclosure Avoidance Program

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.

If your loan is an Adjustable Rate Mortgage Loan, this rate will always be equal to or lower than the floor rate on your Loan.

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