



2/4/2013

[REDACTED]
[REDACTED]
[REDACTED]

Re: Account No 0030675110

In Reference to Property: [REDACTED]
 [REDACTED]

Dear Borrower:

Often a customer may fall behind on payments due to a hardship and at Real Time Resolutions, we recognize this type of setback . We have reviewed the status of your loan and you qualify for a Modification, subject to the following requirements :

We require the following stipulated payments :

2/28/2013 \$600.00
3/29/2013 \$600.00

Once the payments listed above have been made, we will send you the new terms of the Modification .

A Modification will essentially take the interest portion of your arrearages and roll them into your principal balance . This should allow you to make affordable monthly payments and bring your account current .

Although the final terms may vary due to investor or loan structure constraints, we will work diligently to arrange an affordable payment for you. As discussed, your desired payment and interest rate could be :

Introductory payment amount	\$600.00	Post payment amount	\$2,000.00
Introductory interest rate	1.00 %	Post interest rate	4.00%
Period	36 months	Period	144 months

Please contact our office so we may discuss the actual terms with you further . We are conveniently available to assist you. We can be reached Monday through Friday from 8:30 am to 5:30 pm CST at 1-877-599-7334.

Sincerely,

Clayton Cain

IMPORTANT NOTICE REQUIRED BY LAW:

Federal law requires us to notify you that (a) Real Time Resolutions, Inc. is considered a debt collector, (b) this is an attempt to collect a debt and (c) any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this letter is not an attempt to collect a debt from you personally to the extent it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.