



Customer Service: (855) 879-7871
www.realtimeresolutions.com

**In accordance with California law, we are required to give you the following notice:
 "As required by law, you are hereby notified that a negative credit report reflecting on
 your credit record may be submitted to a credit reporting agency if you fail to fulfill the
 terms of your credit obligations."**

Account Number: ~~XXXXXXXXXX~~
 Date: 03/11/2014

SAN JOSE, CA 95125-6307

Regarding: Loan Number: ~~XXXXXXXXXX~~
 Property Address: SAN JOSE CA 95125

Dear Customer,

Real Time Resolutions, Inc. ("RTR") has reviewed your recent Loss Mitigation Application and is pleased to advise you that your account has qualified for the below repayment options. To take advantage of this opportunity, please initial next to the option that you prefer and return this letter to RTR for further handling. Alternatively, you may call us toll free at **(855) 879-7871** to discuss these options with a Customer Solutions Professional. Upon receipt of your response, we will send you the applicable contract for execution.

Approved Repayment Options

Sign your initials by the desired option:

1. Modification of your existing loan

RTR requires that you complete two (2) trial payments received by RTR within 90 days of the date of this letter each in the amount of \$494.13 before the modification of your loan can be complete! In order to rush this process, you may instead pay one lump sum amount of \$988.26 (the combined trial payment amount) within 60 days of this letter. Upon completion of your trial payments, RTR will send you the Modification Agreement that will modify the terms of your loan as shown below:

Current Loan Information		Modified Loan Information	
Current Interest Rate	5.80%	Modified Interest Rate	3.044%
Current Term	180 months	Modified Term	360 months
Current Maturity Date	10/25/2021	Modified Maturity Date	3/11/2044
Current Principal Balance	\$233,097.43	Modified Principal Balance	\$116,548.71
Current Monthly Payment	\$3,053.68	Modified Monthly Payment	\$494.13
		Balloon Payment	\$148,515.87

IMPORTANT NOTICE REQUIRED BY LAW: This agency is engaged in the collection of debts, and this letter is an attempt to collect a debt. However, if your account has been discharged through a bankruptcy, this letter is for informational purposes only.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m.

They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work.

For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment.

1349 Empire Central Dr. Suite 150, Dallas, TX 75247-4029
 Main 1-877-469-7325 · Facsimile 1-214-599-6357
 Corporate Office Hours: Monday-Friday 8:30AM - 5:30PM Central
www.RealTimeResolutions.com

2. _____ Settlement Repayment Plan

Settlement Approval Amount: **\$238,558.13, in one lump sum**

3. _____ Short Sale (non-home retention) - Your account qualifies for a short sale settlement transaction. The specific settlement amount is subject to receipt of the real estate listing agreement, HUD1 document, senior lien approval letter (if applicable), etc. Please have your real estate agent contact us to discuss all the required paperwork or you may contact us directly at **(855) 879-7871**. Please forward these materials via fax to 1-214-599-6357, via email to repsupport@rtresolutions.com, or through regular mail addressed to Real Time Resolutions, Inc., P.O. Box 35888, Dallas, TX 75247.

Sign Below:

Customer Signature _____ **Date** ____/____/____

Print Name _____

Customer 2 Signature _____ **Date** ____/____/____

Print Name _____

If you are unable to afford the above options, we may have alternative plans available. Our dedicated Customer Solutions Professionals are here to help assist you from 7am-9pm Monday thru Thursday, 7am-6pm Friday, 10am-2pm Saturday, and 2pm-6pm Sunday (all times Central). If you need assistance please give us a call at (855) 879-7871.

Thank you,

Real Time Resolutions, Inc.

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