



Customer Service: (888) 361-7152
www.realtimeresolutions.com

Account Number: ~~888991333~~

Date: 03/31/2014

THE FRESH START FIRM, LLC
POST OFFICE BOX 71476
PHOENIX, ARIZONA 85050

Regarding: Loan Number: ~~XXXXXXXX~~
 Property Address: ~~XXXXXXXXXXXXXXXXXXXX~~
 SAINT PETERS MO 63376

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 **(888) 361-7152** 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

Current Loan Information		Modified Loan Information	
Current Interest Rate	8.00%	Modified Interest Rate	6.375%
Current Term	180 months	Modified Term	240 months
Current Maturity Date	09/01/2025	Modified Maturity Date	3/28/2034
Current Principal Balance	\$36,099.50	Modified Principal Balance	\$36,099.50
Current Monthly Payment	\$345.99	Modified Monthly Payment	\$266.50
		Balloon Payment	\$709.30

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.

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: **\$47,259.68, 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 **(888) 361-7152**. 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 (888) 361-7152.

Thank you,

Real Time Resolutions, Inc.

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