



Customer Service: 1-855-229-0040
www.realtimeresolutions.com

Account Number: ~~XXXXXXXXXX~~
 Date: 07/28/2014

HOBART, IN 46342-7082

Regarding Loan Number: ~~XXXXXXXXXX~~
 In Reference to Property:

HOBART IN 46342

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 **888-741-1124** 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 \$143.26 before the modification of your loan can be complete! In order to rush this process, you may instead pay one lump sum amount of \$286.52 (the combined trial payment amount) within 90 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		Phase 1	Phase 2
Current Interest Rate	9.20%	Modified Interest Rate	1.111%		7.7%
Current Term	300 months	Modified Term	60 months		300 months
Current Maturity Date	11/25/2035	Modified Maturity Date	9/25/2019		9/25/2044
Current Principal Balance	\$59,422.09	Modified Principal Balance	\$43,840.43		\$37,508.86
Current Monthly Payment	\$545.00	Modified Monthly Payment	\$143.26		\$282.09
		Balloon Payment			\$44,464.93

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: **\$83,146.00, 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 **888-741-1124**. Please forward these materials via fax to 214-599-6460, 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 Mon - Thu 7:00am – 9:00pm, Fri 7:00am – 6:00pm, Sat 10:00am – 2:00pm, and Sun 2:00pm – 6:00pm Central. If you need assistance please give us a call at 1-855-229-0040.

Thank you,

Real Time Resolutions, Inc.