

OCWEN

**Ocwen**

12650 Ingenuity Drive  
Orlando, FL 32826

**FAX**

**Date** 23-JAN-2

Number of pages including coversheet 5

**To:**  
IMCEAFAX-918777227177tPP550560@ocwen.com

**From:**  
RDOCMAIL

Phone \_\_\_\_\_

Phone \_\_\_\_\_

Fax Phone \_\_\_\_\_

Fax Phone \_\_\_\_\_

CC: \_\_\_\_\_

**Ocwen**

**REMARKS:**

- Urgent
- For your review
- Reply ASAP
- Please comment

"This message is intended only for the use of the individual or entity to which it is addressed. This message may contain information that is PRIVILEGED and CONFIDENTIAL. If the recipient of this message is not the intended recipient, or employee or agent responsible for delivering the message to the intended recipient, you are hereby notified that any dissemination, distribution or copying of this communication is strictly prohibited. If you have received this communication in error please notify the sender immediately by telephone and return the original message to us at the above address by U.S. mail." Thank you.



Ocwen Loan Servicing, LLC  
P.O. Box 24737  
West Palm Beach, Florida 33416-4737  
(Do not send correspondence or payments to the above address.)  
[WWW.OCWEN.COM](http://WWW.OCWEN.COM)

---

Derrick Spearman

877-722-7177

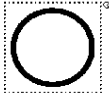
Loan Number: 7091303334

Dear Derrick Spearman:

Our company has recently received a request for information on the above referenced loan. The information is enclosed for your review.

Sincerely,

Ocwen Loan Servicing, LLC



Ocwen Loan Servicing, LLC  
 P.O. Box 24737  
 West Palm Beach, Florida 33416-4737  
 (Do not send correspondence or payments to the above address.)

[WWW.OCWEN.COM](http://WWW.OCWEN.COM)

01/14/13

Cynthia Villarreal

2039 Foxborough  
 Eagle Pass, TX 78852

Loan Number: 7091303334  
 Property Address: 2039 Foxborough  
 Eagle Pass, TX 78852

### PROPOSED MODIFICATION AGREEMENT

Dear Borrower(s):

Enclosed please find a proposed modification agreement (the "Agreement") on your loan referenced above for your review and consideration.

In order to accept this modification on your loan, you must complete ALL of the following steps **on or before** 2/1/13, ("Due Date"):

1. **SIGN** the bottom of the Agreement on the line(s) for the Borrower(s);
2. **FAX** the fully executed Agreement to:
 

Attention: Home Retention Department
(407) 737-5693
3. **PAY** the full down payment in the amount \$ 982.93  
 of: [See Payment Instructions Attached]
4. **NEW MONTHLY PAYMENT:**

Principal and Interest Payment	\$561.86
Total (which may or may not include escrow)	\$982.93
	<b>starting on 3/1/13</b>
5. **SEND** proof of insurance coverage\*
 

Attention: Escrow Department
Fax: (888) 882 -1816
E-mail: <a href="mailto:updateinsuranceinfo@ocwen.com">updateinsuranceinfo@ocwen.com</a>

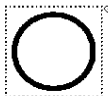
\* Proof of insurance and the Agreement must be sent separately to the correct departments using the fax numbers provided above. Failure to send proof of insurance coverage before the Due Date will constitute acceptance of a force placed policy and agreement to pay the costs of such force placed policy, so long as all other items are complete.

Time is of the essence on this offer. If ALL of the items above are not completed by the Due Date, which includes the receipt of an executed counterpart to the Agreement signed by all parties, the Agreement will have no force or effect and the original terms of your note will apply. Any down payment received will be applied in accordance with the original terms of your loan agreement. Please be advised that Ocwen Loan Servicing, LLC will not delay, postpone or otherwise stop any collection efforts until ALL of the steps above have been completed.

If you have any questions or require additional information, please contact the Customer Care Center directly at (800) 746-2936.

Sincerely,

Ocwen Loan Servicing, LLC



Ocwen Loan Servicing, LLC  
 P.O. Box 24737  
 West Palm Beach, Florida 33416-4737  
 (Do not send correspondence or payments to the above address.)

[WWW.OCWEN.COM](http://WWW.OCWEN.COM)

### PAYMENT REMITTANCE INFORMATION

#### PLEASE DON'T FORGET TO:

1. Make checks payable to Ocwen Loan Servicing, LLC.
2. Always include your loan number with your payment.
3. The down payment must be in the form of certified funds.

#### OVERNIGHT DELIVERY

##### (Money Order & Certified Checks Only)

OCWEN LOAN SERVICING, LLC  
 ATTN: CASHIERING DEPARTMENT  
 1661 Worthington Road, Suite 100  
 West Palm Beach, FL 33409

#### MONEY GRAM

**RECEIVER CODE:** 2355  
**PAYABLE TO:** OCWEN LOAN SERVICING, LLC  
**CITY:** ORLANDO  
**STATE:** FLORIDA  
**REFERENCE:** LOAN NUMBER 7091303334  
**AGENT LOCATER:** (800) 926-9400

#### BY WUQC

**Code City:** Ocwen  
**State:** FL  
**Reference:** Loan # 7091303334

#### BANK WIRE

**BANK:** Wells Fargo Bank, NA  
 San Francisco, California  
**ABA:** 121000248  
**ACCOUNT NAME:** Ocwen Loan Servicing, LLC  
**ACCOUNT NUMBER:** 4124823352  
**REFERENCE:** Loan Number, Property Address,  
 and Borrower Name  
 Email: [Transferfunds@ocwen.com](mailto:Transferfunds@ocwen.com) with the details  
 of the wire.

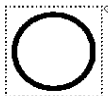
### LOAN MODIFICATION AGREEMENT

Ocwen Loan Servicing, LLC ("Ocwen") is offering you this Loan Modification Agreement ("Agreement"), dated 01/14/13, which modifies the terms of your home loan obligations as described in detail below:

- A. the Mortgage, Deed of Trust, or Security Deed (the "Mortgage"), dated and recorded in the public records of Maverick County, and
- B. the Note, of the same date and secured by the Mortgage, which covers the real and personal property described in the Mortgage and defined therein as the "Property", located at 2039 Foxborough Eagle Pass, TX 78852.

Pursuant to our mutual agreement to modify your Note and Mortgage and in consideration of the promises, conditions, and terms set forth below, the parties agree as follows:

1. You agree that the new principal balance due under your modified Note and the Mortgage will be \$126,334.48. Upon modification, your Note will become contractually current; however fees and charges that were not included in this principal balance will be your responsibility.
2. You promise to make an initial payment in the amount of \$982.93 on or before 2/1/13, after which you will commence payments of principal and interest in the amount of \$561.86 beginning on 3/1/13 and continuing on the same day of each succeeding month until all amounts owed under the Note and Modification are paid in full.
3. Any payments due for taxes and insurance will be your responsibility in addition to the payments of principal and interest required under the terms of this modification. If this loan is currently escrowed, Ocwen will continue to collect the required escrow amounts with your monthly principal and interest payment.



Ocwen Loan Servicing, LLC  
P.O. Box 24737  
West Palm Beach, Florida 33416-4737  
(Do not send correspondence or payments to the above address.)

[WWW.OCWEN.COM](http://WWW.OCWEN.COM)

4. Upon Modification, the annual rate of interest charged on the unpaid principal balance of your loan will be 2.00000%. This rate will remain in effect until the maturity date of your loan.
5. If you sell your property, refinance or otherwise payoff your loan during the 12 months following the date of Modification, the Modification will be voidable at the sole option of Ocwen and all amounts owed under the obligations existing prior to the Modification will be due and owing.
6. You understand and agree that:
  - (a) All the rights and remedies, stipulations and conditions contained in your Mortgage relating to default in the making of payments under the Mortgage will also apply to default in the making of the modified payments hereunder.
  - (b) All covenants, agreements, stipulations and conditions in your Note and Mortgage will remain in full force and effect, except as herein modified, and none of the your obligations or liabilities under your Note and Mortgage will be diminished or released by any provisions hereof, nor will this Agreement in any way impair, diminish or affect any of Ocwen's rights under or remedies on your Note and Mortgage, whether such rights or remedies arise there under or by operation of law. Also, all rights of recourse to which Ocwen is presently entitled against any property or any other persons in any way obligated for, or liable on, your Note and Mortgage are expressly reserved by Ocwen.
  - (c) Any expenses incurred in connection with the servicing of your loan, but not yet charged to your account as of the date of this Agreement, may be charged to your account after the date of this Agreement.
  - (d) Nothing in this Agreement will be understood or construed to be a satisfaction or release in whole or in part of your Note and Mortgage.
  - (e) You agree to make and execute such other documents or papers as may be necessary or required to effectuate the terms and conditions of this Agreement which, if approved and accepted by Ocwen, will bind and inure to your heirs, executors, administrators, and assigns.
  - (f) You understand that this agreement is legally binding and that it affects your rights. You confirm that you have had the opportunity to obtain, independent legal counsel concerning this Agreement and are signing this Agreement voluntarily and with full understanding of its contents and meaning.
  - (g) Corrections and Omissions: You agree to execute such other and further documents as may be reasonably necessary to consummate the transactions contemplated herein or to perfect the liens and security interests intended to secure the payment of the loan evidenced by the Note.

\_\_\_\_\_  
Ocwen Loan Servicing, LLC

\_\_\_\_\_  
Cynthia Villarreal

By: \_\_\_\_\_

\_\_\_\_\_