

[Servicer Logo]

[Date]

[Borrower Name]

[Borrower Address 1]

[Borrower Address 2]

**TAKE ADVANTAGE OF FREE
FINANCIAL COUNSELING**

Loan Number: [Insert Loan number]

Dear _____

[For "Risk of Default Borrowers" insert: Based upon recent payment activity on your mortgage, we are concerned that you may be having difficulty making your payments. We want to help you – that's why] We are offering you the opportunity to take advantage of free financial education and counseling services available from [Vendor Name] a third party, HUD-approved housing counseling agency retained by us to provide financial counseling to borrowers in an active trial plan or permanent modification under the Home Affordable Modification Program (HAMP).

[Insert paragraph describing vendor and its mission]

Don't worry – there is no catch or cost to you. Access to [Vendor]'s financial counseling really is free and their counselors are able to provide you with customized guidance to address your unique financial situation. Your participation in this program is completely voluntary, but strongly encouraged.

The information below describes what's available and how to take advantage of this offer:

FREE Counseling Services Available	How to Take Advantage of This Offer
<ul style="list-style-type: none"> ○ Assess your overall financial situation and develop a household budget and an action plan to reduce your household debts. ○ Evaluate the hardship or other issues that resulted in difficulty making monthly mortgage payments. ○ Review the terms of your [<i>insert as appropriate</i>] [trial period plan] [or] [modified loan (including payment information, future rate and payment changes)]. 	<ol style="list-style-type: none"> 1. Call [Vendor] at XXX.XXX.XXXX Monday through Friday between Xam and Xpm EST. You can also learn more about [Vendor] at [Vendor web address here]; <li style="text-align: center;">or 2. Email one of [Vendor]'s financial counselors directly at [insert email address] to set up an appointment. <p style="text-align: center;">Watch for a call directly from [Vendor or Servicer] over the next several days, and [they or we] will get you started.</p>

HELP FOR AMERICA'S HOMEOWNERS.



If you have any questions, please call [Servicer] toll-free at (800) xxx-xxxx. We are available Monday through Friday Xam to Xpm, Saturday Xam to Xpm, and Sunday Xam to Xpm ET.

You have already started improving your financial future by [*insert as appropriate*][working with us to modify your loan] [*or*] [modifying your mortgage loan with us]. We hope you pursue this next step by taking advantage of this unique opportunity and the many benefits of [Vendor]'s independent financial counseling.

Sincerely,

[Signature]

[Contact Name]

[Servicer Disclosures]