

*You may be able to make your payments more affordable.
Act now to get the help you need!*

SAXON

February 3, 2010

JEANENNE LONGACRE

4708 Mercantile Drive North
Fort Worth, TX 76137
(888) 325-3502 • Fax (888) 240-1885

Congratulations! You have been approved for a Home Affordable Modification! We will now proceed with all the steps to prepare your Final Modification Agreement that you should receive within the next 30 days.

Here's what happens next:

- 1) All terms of the modification (payment, escrow, term, etc.) will be finalized;
- 2) The Final Modification Agreements will be ordered and sent to your house for your signature;
- 3) When we have the Final Modification Agreement and are preparing to send it to your house, we will call you to discuss the terms of the loan and you will be able to ask any questions that you have about your modification. We anticipate this should be within the next 30 days;
- 4) Once you receive the documents, you must sign and return both copies to accept the offer of the Modification Agreement to us in the enclosed, pre-paid envelope by the date on the cover letter;
- 5) **Be certain to make any remaining trial period payments on or before the dates they are due.** If the trial period payments are made after their due dates or in amounts different from the amount required, your loan may not be modified. It is possible that the amount of the Final Modification payments may be different from the trial period payments.

We will be in touch soon. If you have any questions, please call us immediately toll-free at (888) 325-3502. We can be reached between 7:00 a.m. and 10:00 p.m. Central Time, Monday through Friday, and from 7:00 a.m. to 2 p.m. Central Time on Saturday.

Sincerely,

Home Preservation Department
Saxon

The Making Home Affordable program was created to help millions of homeowners refinance or modify their mortgages. As part of this program, we – your mortgage servicer – and the Federal Government are working to offer you options to help you stay in your home.

Please note that your Final Modification Agreement is subject to final escrow analysis and may require an approval by the title company for an endorsement. In the event that the title company does not approve the endorsement or you do not execute and return the Final Modification Documents, you may not receive a modified loan.

Saxon Mortgage Services, Inc. is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. If your loan is currently in bankruptcy, this notice is being sent for informational purposes only. This notice is not intended as an attempt to collect, assess, or claim against or demand payment from any person who is protected by the U.S. Bankruptcy Code. If you have recently been discharged of your personal liability on this debt due to your Chapter 7 bankruptcy, Saxon is not seeking to collect, recover or offset the debt as a personal liability. We intend only to enforce and collect the debt against the collateral as permitted by applicable state law. This communication is only for the purpose of protecting our right to enforcement of the lien on the collateral.