FROM : [redacted] FAX NO. : [redacted] Feb. 18 2009 03:47PM P2

HSBC

HSBC Mortgage Services
636 Grand Regency Blvd., Brandon, FL 33510

+ 0225346 000000134 09HM57 0060129 570
[redacted]

02/07/2009

Property Location: [redacted]

RE: Loan Number: 00[redacted]

Dear Mortgagor:

As you should be aware, your account is delinquent. HSBC Mortgage Services, as an accommodation to you, is willing to work with you to bring your account current.

Therefore, your account has been restructured to reflect a current status. Your next payment is due on or before 03/01/2009.

The amount of interest that has accrued and that would have been collected had all payments been made will be reflected on future billing statements as an "Other Fee" (Deferred Interest).

As a result of this accommodation to you, and deferred interest and/or principal will be due in full in the event of early payoff or at the expiration of your Note. We reserve the right to require payment of any interest and principal immediately upon default of the restructure, in accordance with the terms of your loan. To avoid a larger payment at the end of your contract and to save on interest costs, we encourage you to make additional payments to your account as often as possible.

If you have any questions regarding this matter, please contact us at (800) 395-3489 during the following hours: XD 6X0489-000

Monday - Thursday	8 a.m. to 10 p.m.
Friday	8 a.m. to 6 p.m.
Saturday	8 a.m. to 2 p.m.
Sunday	3 p.m. to 9 p.m. Eastern time

You can also visit us online at www.hsbcmortgageservices.com.

Sincerely,

HSBC Mortgage Services
5.70