



O C W E N

12650 Ingenuity Dr. Orlando, FL 32826 ♦ Phone 1-877-596-8580 ♦ Fax 407-737-5693

06/26/2007

Wilfredo [REDACTED]

[REDACTED]

Holyoke, MA 01040

Re: **FORBEARANCE STIPULATION AGREEMENT**
PROPERTY ADDRESS: [REDACTED] MA 01040
LOAN#: [REDACTED]

Dear Borrower(s):

The proposed forbearance stipulation agreement concerning the above-referenced loan is attached for your review and consideration (the "Agreement"). After all parties have signed the Agreement, you should immediately fax it to the undersigned at [REDACTED]. Additionally, on or before down payment due date of **6/29/2007**, Ocwen Loan Servicing, LLC ("Ocwen") must receive the following in order to establish your Forbearance Plan ("Plan"):

1. The **original Agreement fully executed** (including all pages initialed and the signature page);
2. A copy of your driver's license OR notary's seal and signature on the Agreement; and
3. A **certified check** for the down payment of \$2,158.00, **made payable to Ocwen Loan Servicing, LLC.**

These items should be sent via overnight mail to the address at the bottom of this letter. In the alternative, the down payment may be sent via loan MoneyGram Blue and White Form pursuant to the instructions at the bottom of this letter. If we receive a payment prior to receipt of the documents listed above, your Plan may not be opened on a timely basis and payments may not be applied pursuant to the terms of the Plan. The remaining payments under the Plan should be sent to your normal monthly payment address.

You are hereby advised that time is of the essence with regard to establishment of the Plan; accordingly, Ocwen **will not delay, postpone or otherwise cease any collection efforts while you consider the Agreement and/or tender of funds.** Both the signed Agreement and down payment must be received by Ocwen as provided in this letter, or your Plan will not be established and any down payment received by Ocwen will be returned to you.

It is imperative that you follow the instructions from your Loan Resolution Consultant completely, so that Ocwen can assist you in an expeditious manner. If you have any questions or require additional information, please contact Loss Mitigation directly at [REDACTED]

Sincerely,
Ocwen Loan Servicing, LLC
Loan Resolution Consultant
[REDACTED]

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.**

BY OVERNIGHT COURIER

Loan Resolution Consultant
Ocwen Loan Servicing LLC
12650 Ingenuity Dr.
Orlando, Florida, 32826

BY MONEYGRAM BLUE AND WHITE FORM

Receiver Code: 3237
Pay To: Ocwen
City: Orlando
State: Florida
Attention: LRC Dept
MoneyGram Locator: # 800-926-9400