

Chase (OH4-7399)  
P.O. Box 183205  
Columbus, OH 43218  
For Undeliverable Mail Only



12-4-14

Ray Davis Douglas

11/04/2014



005969 - 1 of 3 NSP0HDLA-ZA J4342301 0000000

MARY JEAN PARVIN  
2 N AVENA AVE  
LODI, CA 95240-2808



### We need to hear from you regarding your account

Account: \*\*\*\*\*1234 (the "Loan")  
Property Address: 2 N AVENA AVE  
LODI, CA 95240 (the "Property")

Dear MARY JEAN PARVIN:

We're concerned that an amount of \$1,593.74 is currently over thirty (30) days past due for your loan. By not making your full payments on time, you may put your credit at risk. If the default continues, your loan could be referred to foreclosure.

If the above-referenced amount has already been sent, please disregard this notice.

### We're here to help

If you're experiencing financial difficulties that affect your ability to make your payments, please let us know so we can work out a plan for repayment. We want to help you save your home.

We have a variety of mortgage assistance options that might help you, but we need to talk with you to determine which option might best fit your needs. Please call us toll-free as soon as possible at 800-848-9380 to discuss your situation and possible alternatives to foreclosure.

### Options are available

If you intend to keep the property, one of the following assistance plans may be available to you:

- **Reinstatement:** This option requires you to pay the total past-due amount to bring your mortgage current. We can accept a loan reinstatement until the day of a foreclosure sale. In addition to the past-due monthly mortgage payments, late charges, and other amounts due, you may be required to pay all outstanding attorney's fees and costs of collection to fully reinstate your loan.
- **Repayment Plan:** This temporary agreement allows you to repay the past-due amount by making payments in addition to your regular monthly payments for a set period of time. You must pay part of the past-due amount as a down payment and be able to make both your regular and the additional payments for the duration of the plan. The past-due debt may include principal, interest, fees, and/or costs we incur.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

**Beware of Foreclosure Rescue Scams. Help is free!**

- There is never a fee to get assistance or information about the Making Home Affordable Program from your lender or a HUD-approved housing counselor (for a HUD-approved counselor, visit: <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>).
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.
- Beware of anyone who says they can “save” your home if you sign or transfer over the deed to your house. Do not sign over the deed to your property to any organization or individual unless you are working directly with your mortgage company to forgive your debt.
- Never make your mortgage payments to anyone other than your mortgage company without their approval.

The California Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

**AN IMPORTANT REMINDER FOR ALL OUR CUSTOMERS**

As stated in the “Questions and Answers for Borrowers about the Homeowner Affordability and Stability Plan” distributed by the Obama Administration, “Borrowers should beware of any organization that attempts to charge a fee for housing counseling or modification of a delinquent loan, especially if they require a fee in advance.” Loan modification scams should be reported to [PreventLoanScams.org](http://PreventLoanScams.org), or by calling 888-995-HOPE; 888-995-4673. We offer loan modification assistance free of charge (i.e., no modification fee required). Please call us immediately at 800-550-5705 to discuss your options. The longer you delay, the fewer options you may have.

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Servicemembers to alert the lender of their Military status in these situations, it still is a good idea for the Servicemember to do so.

**How Does a Servicemember or Dependent Obtain Information About the SCRA?**

- Servicemembers and dependents with questions about the SCRA should contact their unit's Judge Advocate, or their installation's Legal Assistance Officer. A Military legal assistance office locator for all branches of the armed forces is available at <http://LegalAssistance.law.af.mil/content/locator.php>.
- "Military One Source" is the U.S. Department of Defense's information resource. If you are listed as entitled to legal protections under the SCRA (see above), please go to [www.MilitaryOneSource.com/scra](http://www.MilitaryOneSource.com/scra) or call 800-342-9647 (toll-free from the United States) to find out more information. Dialing instructions for areas outside the United States are provided on the website.

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