

January 25, 2008

Dear HomeEQ Servicing,

I'm writing to you to explain the circumstances, which has caused me to become delinquent on my mortgage. I'm a single mother of two. I had some female medical problems last year which caused me to not be able to work at my second job therefore causing a reduction in income, then in April 2007 I had surgery, and during the course of the past 2 years my ex-husband has not paid child support on time nor the full amount causing an additional reduction of income. When I was approved for the loan the child support was included as a part of my monthly income. At this time the State of Missouri is trying to get my ex-husband to repay the over \$4,000 that he is delinquent in child support however, I'm unsure of when I will see this money and he continues to be delinquent or not pay the entire monthly amount due. In addition to these items my car's transmission went out causing additional expenses trying to get to and from work along with trying to repair the car.

My sincere apologies, since I have been unable to keep up on my mortgage because of these unfortunate circumstances.

I'm trying to do the best thing for your company and my daughters by requesting you to allow a short sale on the property at [REDACTED] St. Peters, MO 63376 so your company does not have to execute a foreclosure on the property.

Again, my apologies for the problems that my financial situation has caused your company.

Thank you for your time and consideration.

Sincerely,

[REDACTED]
[REDACTED]

04/13/2008 10:29 [REDACTED]

PAGE 02/02

April 11, 2008

Account Holder: [REDACTED]

Address: [REDACTED]

Re: Financial Hardship

Within this letter I want to explain that within the last 6 months my financial state and my life have started to take a turn for the scary side. I work in the Barber industry. I have been blessed that for over 8 years. I was really steady and then people started to lose their jobs, lose their homes and business slowed down. I could still survive because I had saved what I thought would get me through the tough period. I have 2 children and I can barley make a way for them this is not the true measure of a man. I thought that with the help of my soon to be wife I would be able to continue on with our lives. 4 months ago we decided to split and call it an ends and that was the most devastating thing you can go through being with someone for almost 9 years and it's over when you can't get your heart to love that person the way they need to be loved. My business has just not brought in the reveaue to pay all the expenses that I have, sometimes I have to choose what bill to pay, or not pay any at all because I just don't have enough. You keep paying on something but it keeps accumulating and then before you know it you can't keep up. With the Mortgage I just kept thinking that the business would pick back up and the clients would start back, but that hasn't happened and to tell the truth don't know when it will happen. In hopes that I could get some help I tried to find work but all that I have done in my life is cut hair. The market is just plain hard and I can say that now I feel what the others are going through. You watch them on t.v and say that they lost their homes, cars and everything. I am truly in that light and can fully see how it destroys you. I tried to call HomeEq Customer Service and get some options but the only one that I was given was to pay up and that I didn't qualify for any others. I went onto your website and I pulled up so many options that were not given to me over the phone. Well this is my plea and I know that you may receive a lot of hardship letters, and this one so happens to be mine. Life has become hard for myself and now I have to try and make a way to pay child support I never thought that it would happen but I am just another man trying to provide and going through hard times I don't want my son to look at me in a bad light so I am working overtime to try and make this right. It is in great hopes that things will process just fine and I will be able to provide for my son and my daughter whom I already pay child support to. Things have to get better because from where I stand they can't get any worse.

[REDACTED]

3/13/08

To Whom It May Concern:

I am sorry for Late payments, but do to recent Layoff of my spouse, and adjustable mortgage increase we are struggling to stay current. Therefore to avoid foreclosure we would like to sell our home to avoid any more financial hardship.

[REDACTED]

April 14, 2008

To HomeEq Servicing,

I am writing you this letter to inform you of our financial situation and why we can no longer afford to make our mortgage payment. In the last six months or so my husband has been laid off due to the company closing. We have lost a third of our income because of this. We have relied on credit cards to try and help us get through. By doing this our credit scores have lowered from credit cards being so close to limits. Due to the declining housing market we owe more then what the house is worth, and our credit scores are to low to refinance. We have an adjustable rate coming due in September and cant change it.

Along with what is explained above our daughter has been seriously ill. We have been in and out of the hospital running tests and paying for highly priced medicine. She was diagnosed with cystic fibrosis. With this disease we have to take off work missing pay numerous times, as well as still afford to pay out of pocket medical bills and prescriptions on a regular basis.

We are good people and have tried to do the best that we could to stay in our home. We have worked very hard for what we have. This has been a very trying time, I have tried every option to help us and all we seem to be doing is getting worse. Hopefully this will shed some light on our situation. It will be a long road ahead for us and we will continue to keep our heads up.

Sincerely,

A thick black horizontal bar redacting the signature of the sender.