



Ocwen Loan Servicing, LLC
WWW.OCWEN.COM
Helping Homeowners is What We Do!™

1661 Worthington Road, Ste 100
West Palm Beach, FL 33409
Toll Free: (800) 746-2936

11/1/2013

Loan Number: [REDACTED]

[REDACTED]
[REDACTED]
Benicia, CA 94510

Property Address: [REDACTED]
Benicia, CA 94510

HOME AFFORDABLE FORECLOSURE ALTERNATIVES (HAFA)
DISCOUNT PAYOFF APPROVAL AND RELEASE OF CLAIMS

Dear Customer(s),

Discount Payoff. Ocwen Loan Servicing, LLC, ("Ocwen"), acting on behalf of CSMC 2007-6, has approved a discounted payoff on the above referenced loan in the amount of \$495,851.64 ("Payoff Amount") and subject to the conditions set forth herein.

Expiration Date. This discounted payoff option expires on the earlier of (i) a scheduled foreclosure sale (whether scheduled as of the date of this Agreement or scheduled thereafter) and (ii) 12/16/2013 (the "Expiration Date"). If you do not comply with the terms described below on or before such Expiration Date, this payoff option offer may no longer be available to you.

To accept the discounted payoff, you must adhere to the following prior to the Expiration Date:

- 1. The approved purchaser(s) is/are [REDACTED]
2. Purchase price of the property to be \$539,000.00
3. The Maximum Payment Allowable to N.A. is \$000.00.
4. The Maximum Payment Allowable to N.A. is \$000.00.
5. Occupant Relocation Assistance amount to be paid is \$3,000.00 to Homeowner.
6. If you require an approval to the final HUD-1 settlement statement before closing, you must email a copy at least 48 hours in advance to finalhudapproval@ocwen.com

Your assistance options. If you have not yet applied for a loan modification, we encourage you to do so. You may qualify for an affordable payment plan and be able to keep your home under the Home Affordable Modification Program (HAMP) and/or other (Non-HAMP) modification programs. If you would like to be considered for a loan modification, please contact us within 14 calendar days of this letter.



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REQUIRED STEPS

All Items **MUST BE RECEIVED** by Ocwen on or before the expiration date of: **[12/16/2013]**

Step 1. Sign and Send All Listed Documents to Ocwen on or before the expiration date.

ALL borrowers **MUST** sign and fax or email all parts of this letter along with the HUD-1 Settlement Statement:

Fax to **(407) 737-5136** or Email to **Hafa@ocwen.com**

- Release of Claims** - fully signed by all borrowers
- Hafa Affidavit** - fully signed by all borrowers (sellers) and buyer(s).
- Final HUD-1 Settlement Statement*** - fully completed and signed by all parties

*IMPORTANT NOTE:

The HUD-1 Settlement Statement must be consistent with the preliminary HUD-1 that Ocwen relied upon to approve this discounted payoff. Any surplus funds must be paid directly to Ocwen Loan Servicing, LLC. Under no circumstances shall any funds go to the borrower(s) unless Ocwen pre-approves such payment to the borrower(s).

- If Junior Liens are being paid off through this transaction, copies of payoff letters from all lien holders (containing language indicating no deficiency judgment will be pursued and no portion of the remaining balance will be collected) must be received prior to closing of this transaction.

You may also mail all documents to:

Ocwen Loan Servicing, LLC, Attn: Short Sale Department,
 1661 Worthington Rd Suite 100, West Palm Beach, FL 33409

Step 2. Wire Transfer Full Payoff Amount to Ocwen on or before the expiration date.

Ocwen must **RECEIVE** the approved Payoff Amount by bank wire transfer no later than the close of business of the Deadline date.

- Bank Wire Transfer** for full amount of the Approved Payoff - include your loan number.
- Email** details of the wire transfer and confirmation to Transferfunds@ocwen.com

BANK WIRE DETAILS – HOW TO REMIT PAYMENT:

Wells Fargo Bank, NA

ABA: 121000248

Account Name: Ocwen Loan Servicing, LLC in Trust for Various Investors and Mortgagors

Account Number: ~~XXXXXXXXXX~~

Reference: Loan Number, Property Address, and Borrower Name.

Step 3. Mail the following within 48 hours of the expiration date.

- All pages of the **original, signed Promissory Note** (include all pages of the Promissory Note) - *applicable where a Promissory Note is required for payoff*

MAIL to: The address listed on the Promissory Note.

As noted above, fax or email a signed Promissory Note copy to Ocwen, along with tracking information for the mailed original.

If you have any questions, please contact Ocwen at 1-800-746-2936. We are available Monday to Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm and Sunday 09:00 am to 9:00 pm ET.