

961 Weigel Drive
Elmhurst, IL 60126



PLAN COMPLETED
12/09/08

[REDACTED]
[REDACTED]
Huntsville, AL 35810

Property Location:

RE: Loan Number: [REDACTED]

Dear Valued Customer:

HFC/Beneficial has made an adjustment to the account referenced above. To assist you in meeting your obligations, we have temporarily adjusted your interest rate to 8.5% and will accept payments in the amount of \$1020.37 per month for the next 24 months. This temporary modification begins with your next payment, due on or before 01/08/09. At the end of the modification period, your account will revert to the interest rate and payment schedule set forth by your Note and Security Instrument.

HFC/Beneficial reserves the right to withdraw this temporary modification if you fail to make 6 payments in the next 6 months, if you fail to make your modified payments on or before the scheduled due date, if you file bankruptcy, if you fail to maintain the required hazard insurance, or if you do not pay your property taxes on time. Immediately upon withdrawal of the temporary modification, HFC/Beneficial will resume all collection activity on your account (excluding bankruptcy, including foreclosure, if applicable). Additionally, your account will revert to the interest rate and payment schedule set forth by your Note and Security Instrument.

HFC/Beneficial has temporarily modified your account wholly as a consideration. All obligations, rights and remedies set out in your Note and Security Instrument remain in full force and effect. If your account includes escrow for taxes or insurance, we will continue to perform the regularly scheduled escrow analysis on your account. If necessary, the escrow portion of your modified payment will be adjusted, causing your modified payment to change. If you have any questions regarding this matter, please contact us at 800-958-2540 during normal business hours.

Sincerely,

[REDACTED]
HFC/Beneficial