



Physical Address
14523 SW Millikan Way, Suite 200; Beaverton, OR 97005

Business Hours (Pacific Time)
Mon-Thu 5:00am to 9:00pm; Fri 5:00am to 6:00pm
Sat 5:00am to 9:00am; Sun 5:00am to 9:00pm

Payments
PO Box 7162; Pasadena, CA 91109-7162

Correspondence
PO Box 2008; Grand Rapids, MI 49501-2008

Phone
866.570.5277

Fax
866.578.5277

Website
www.seterus.com

November 29, 2012

Marcos Rodriguez
32 Shelley ST
Freeport, NY 11520

L628K

RE: Loan No.: 22073324

Seterus, Inc. is the servicer of the above-referenced loan.

We have reviewed your request for a modification. We regret to inform you we will not be able to approve your request at this time due to the following reason:

- The required documentation and/or response was not received

If your circumstances have changed, if you can provide additional documentation addressing the reason above, or if you would like information about the other alternatives to foreclosure, please contact us at the number above to discuss your situation or contact the Homeowner's HOPE™ Hotline at 888.995.HOPE (4673) and ask for "MHA Help". These alternatives include other modification programs, short sale and/or deed-in-lieu of foreclosure.

Since your loan is in default at this time, we will need to continue with our collection efforts. Please call us to further discuss your situation.

The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

(Continued)

THIS COMMUNICATION IS FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. WE ARE ATTEMPTING TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV/CA. Seterus, Inc. maintains a local office at 355 Union Boulevard, Suite 302, Lakewood, CO 80228. The office's phone number is 888.738.5576. **NEW YORK CITY:** 1331537, 1340663, 1340148. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Seterus, Inc. is licensed to do business at 14523 SW Millikan Way, Beaverton, OR.

Marcos Rodriguez
Loan No.: 22073324
Page 2
November 29, 2012

Our credit decision was based in whole or in part on information in a credit report from the consumer reporting agency listed below. While the information was provided by the agency, the agency played no part in our decision and is unable to supply specific reasons for our decision. You have a right under the Fair Credit Reporting Act to obtain a copy of your credit report from the agency listed below. The report will be free if you request it within 60 days after you receive this notice. You also have the right to dispute with Equifax the accuracy or completeness of any information in your report. You may contact them by phone at 800.333.0037 or by mail at 6 E Clementon Rd Suite A-2, Gibbsboro, NJ 08026.

If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the New York State Banking Department at 877.BANK.NYS (877.226.5697) or www.banking.state.ny.us. In addition you may contact Melissa Currier at 866.570.5277 Ext. 4214 if you would like us to reconsider this decision.

Sincerely,

Seterus, Inc.

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We have reviewed your request for a modification. We regret to inform you we will not be able to approve your request at this time due to the following reason:

- Your loan is not a fixed rate mortgage and therefore does not qualify for this program

If your circumstances have changed, if you can provide additional documentation addressing the reason above, or if you would like information about the other alternatives to foreclosure, please contact us at the number above to discuss your situation or contact the Homeowner's HOPE™ Hotline at 888.995.HOPE (4673) and ask for "MHA Help". These alternatives include other modification programs, short sale and/or deed-in-lieu of foreclosure.

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November 29, 2012

Marcos Rodriguez
32 Shelley ST
Freeport, NY 11520

L628K

RE: Loan No.: 22073324

Seterus, Inc. is the servicer of the above-referenced loan.

We have reviewed your request for the Home Affordable Modification Program. We regret to inform you we will not be able to approve your request at this time due to the following reason:

- You did not provide us with the documents we requested. A notice which listed the specific documents we needed and the time frame required to provide them was sent to you more than 30 days ago.

If your circumstances have changed, if you can provide additional documentation addressing the reason above, or if you would like information about the other alternatives to foreclosure, please contact us at the number above to discuss your situation or contact the Homeowner's HOPE™ Hotline at 888.995.HOPE (4673) and ask for "MHA Help". These alternatives include other modification programs, short sale and/or deed-in-lieu of foreclosure.

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Marcos Rodriguez
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November 30, 2012

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PO Box 2008; Grand Rapids, MI 49501-2008

Phone
866.570.5277

Fax
866.578.5277

Website
www.seterus.com

L234AA.1
RODRIGUEZ, MARCOS
32 SHELLEY ST
FREEPORT, NY 11520

RE: Loan No.: 22073324
Property Address: 32 SHELLEY ST
FREEPORT, NY 11520-5928

Seterus, Inc. is the servicer of the above-referenced loan. We are providing you with the following information regarding payments made from your escrow account.

<u>Date Paid</u>	<u>Amount Paid</u>	<u>Description</u>
11/20/2012	\$ 2,415.20	PROPERTY TAXES

New York law requires that we disclose that Seterus, Inc. is licensed in the State of New York. Complaints regarding Seterus, Inc. can be directed to the New York State Banking Department. You may obtain further information from the New York State Banking Department by calling the Department's Consumer Help Unit at 877.BANK.NYS (877.226.5697) or by visiting the Department's website at www.banking.state.ny.us. If you have questions, please contact Seterus, Inc. Customer Service toll-free at 866.570.5277, or in writing at PO Box 2008; Grand Rapids, MI 49501-2008.

Sincerely,

Seterus, Inc.

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December 2, 2012

L793AA.1
RODRIGUEZ, MARCOS
32 SHELLEY ST
FREEPORT, NY 11520

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Phone
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Website
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RE: Loan No.: 22073324

Seterus, Inc. is the servicer of the above-referenced loan. Our records indicate that we have received the required financial documentation to review your loss mitigation request. We are in the process of reviewing your request. Upon completion of our review, we will send you a written response indicating whether you are approved or ineligible for the requested loss mitigation program. We typically respond to such requests within 30 days. We will contact you if we need any additional documentation. However, please note that if you have a pending foreclosure sale, our receipt of the documents will not necessarily postpone that sale. If you have a pending foreclosure sale date, we will strive to process your request as quickly as possible, but you may not receive a notice of any additional documentation required or a decision on your request for assistance prior to sale.

If your loan is delinquent, please be aware we are continuing our efforts to collect the amounts owing on your loan. Unless we have previously refused your payments, you should continue to make your regularly scheduled payments when they become due. You may receive collection letters or notices from us, our attorney, and possibly your state.

The owner of your loan is Fannie Mae (Federal National Mortgage Association), 3900 Wisconsin Avenue NW, Washington, DC 20016-2892, 800.732.6643. Fannie Mae has contracted with us to service and respond to inquiries about your loan. As a result, inquiries may be directed to Seterus at the Correspondence address listed above.

If you have any questions, please contact us at our toll-free number above.

Sincerely,

Seterus, Inc.

(Continued)

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RODRIGUEZ, MARCOS

Loan No.: 22073324

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December 2, 2012

Nationwide Mortgage Licensing System and Registry S.A.F.E. Act Servicer ID Number: 2315

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