

PHH Mortgage

PHH

2001 Bishops Gate Boulevard
Mt. Laurel NJ 08054

Tel 800 750 2518
Fax 856 917 2848

January 29, 2014

Loan Number: 0039240916

CHRISTOPHE M MCCRAE
22 AMANDA ST
SPRINGFIELD, MA 01118

Dear CHRISTOPHE M MCCRAE :

Thank you for your interest in the Homeowner Assistance Programs.

Your request for a Homeowner Assistance Program was carefully considered and we regret that we are unable to approve your request at this time.

Our decision is based on the following reason(s):

We are unable to consider you for a workout program due to the fact that you did not return the closing package.

Our decision was based in whole or in part on information obtained in a report from the consumer reporting agencies listed below. You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The reporting agencies played no part in our decision and are unable to supply specific reasons why we have denied credit to you. You also have the right to a free copy of your credit report from the reporting agencies, if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have a right to dispute the matter with the reporting agency.

Equifax
PO Box 740241
Atlanta, GA 30374-0241
1-800-685-1111

NOTICE: 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, age (provided 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 agencies that administer compliance with this law concerning these creditors are:

Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580

If you believe the information used to make this determination is inaccurate, please contact our Homeowner's Assistance Team immediately at (800) 750-2518.

We will work with you to explore other options that may be available to you.

For example, if your financial hardship is temporary, we may be able to help you keep your home and avoid foreclosure via a **repayment plan** or a **loan modification**. If you are experiencing a long-term or permanent financial hardship, we may be able to help you avoid foreclosure as well, but it may require selling your home (**pre-foreclosure** or **short sale**) or voluntarily giving up the deed to your property (**deed-in-lieu**).

If you have already completed a financial assistance package, supplied us with all required documentation and still need assistance, please contact us at (800) 750-2518 within the next ten (10) days to request information on additional Homeowner Assistance programs.

For additional assistance, HUD sponsors housing counseling agencies throughout the country that can provide you advice on foreclosure alternatives, budgetary issues, and even assistance with understanding this notice (simply ask for "MHA HELP" .) There is no fee for this service. If you would like assistance, you can contact a HUD-approved housing counselor at the HOPE Hotline number which is 1-888-995-HOPE.

As always, please contact me at (800) 750-2518 ext. 84232 if you have any questions or need additional information about our Homeowner Assistance Programs.

Sincerely,

Jordan Werle
Case Manager