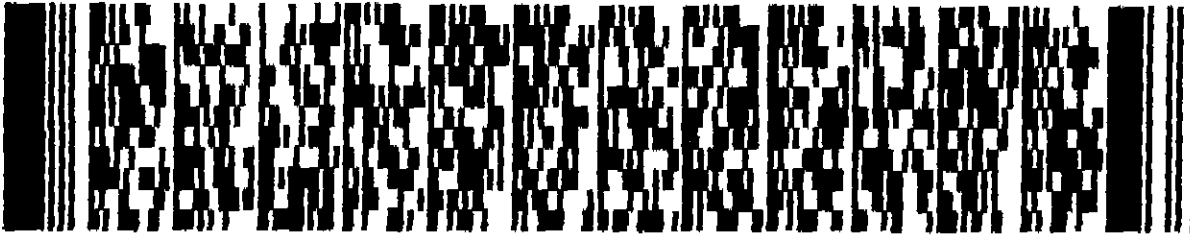


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D A R L E N E Q G O N Z A L E Z

@ H O T M A I L . C O M

Cc:

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Subject:



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P.O. Box 24737
West Palm Beach, Florida 33416-4737
(Do not send correspondence or payments to the above address)

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EXHIBIT D

Authorization to Access Property

Borrower Name: _____

Borrower Address: _____

Property Address: _____

Contact Name of Person to Gain Access to Property: _____

Is property on Lockbox? No Yes If Yes, Lockbox Combination? _____

Telephone number of contact: _____

I/We hereby authorize release to Ocwen Loan Servicing, LLC or its agents to access the subject property for the purposes of obtaining an interior market analysis/appraisal in consideration for a discounted payoff. "Agents" shall include, but not be limited to, all real estate agents, attorneys, their assistants and junior lien holders. A copy of this authorization may be accepted as an original.

X
Borrower Signature _____

Social Security Number _____

Printed Name _____

Date _____

Borrower Signature _____

Social Security Number _____

Printed Name _____

Date _____

Please fax this information to the Home Retention Department at (407) 737-5071.

Notice of Confidentiality:

This is intended solely for the use of the addressee hereof. In addition, this document may contain information that is confidential, privileged or exempt from disclosure under applicable law. If you are not the intended recipient of this document, you are prohibited from reading, disclosing, reproducing, distributing, disseminating or otherwise using this document. Delivery of this document to any person other than the intended recipient is not intended to waive any right or privilege. If you have received this document in error, please promptly notify the sender.



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EXHIBIT C
 Please fax this information to the Home Retention Department at (407) 737-5071.

REQUEST FOR FINANCIAL INFORMATION					Loan #	
Borrower			Co-Borrower			
Borrower's Name			Co-Borrower's Name			
Social Security Number	Home Phone	Work Phone	Social Security Number	Home Phone	Work Phone	
Mailing Address			Property Address			
EMPLOYMENT – please provide last pay stub from each employer						
Borrower Employer		How long?	Co-Borrower Employer		How long?	
Position	Gross pay per period \$	How often paid?	Position	Gross pay per period \$	How often paid?	
Number of Dependents	Net pay per period \$	Commission Bonus \$	Number of dependents	Net pay per period \$	Commission Bonus \$	
Other monthly income – Description		Amount \$	Other monthly income – Description		Amount \$	
EXPENSES – Monthly			Miscellaneous		Other	
Housing			Health Insurance \$		Bank/Finance Loans \$	
Hazard Insurance \$			Medical Bills \$		Charge Account (1) \$	
Electric/Gas \$			Food \$		Charge Account (2) \$	
Phone \$			Auto (1) \$		Charitable Contributions \$	
Water & Sewer \$			Auto (2) \$		Personal/Life Insurance \$	
Home Repair \$			Auto Insurance \$		Club/Union Dues \$	
Home Maintenance \$			Gas \$		Cable TV \$	
First Mortgage \$			Auto Maintenance \$		Religious Contributions \$	
H.O.A. \$			Child Care \$		Dry Cleaning \$	
Ocwen Mortgage \$			Child Support \$		Clothing \$	
Other Mortgage \$			Alimony \$		Entertainment \$	
Other \$			Other \$		School Tuition \$	
Other \$			Savings Account Balance \$		CD's, Stocks, 401K, IRA, Etc. \$	
Checking Account Balance \$			Other Assets			
Approximate Value of Home \$						
ACKNOWLEDGMENT AND AGREEMENT						
Certification: I/We certify that the information provided in this Request for Financial Information is true and correct as of the date set forth opposite my/our signature(s) on this form and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained on this form may result in civil liability and/or criminal penalties. I (We) authorize OCWEN to verify this information, including verification of employment and account balances.						
Borrower's Signature		Date	Co-Borrower's Signature		Date	

What is your understanding of any CURRENT special payment plans you may be under from the prior servicer of your loan? (Please attach copies of any documentation which verifies this plan).

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This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.



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EXHIBIT B

Hardship Explanation Letter

Borrower Name: _____
Property Address: _____
Loan Number: _____

Please explain hardship situation or reason for request:

Should Ocwen agree to accept a short sale or discount payoff, you may be expected to repay the remaining balance due on your account (difference between the total debt owed and the agreed discount payoff amount). Please explain your intentions to repay this remaining balance and check the appropriate boxes below:

- I/We are willing to sign an unsecured note for the remaining delinquency balance not paid through the short sale proceeds.
- I/We acknowledge that we will not be receiving any sale proceeds from the sale of the subject property.

X

Borrower Signature

Printed Name

Social Security Number

Date

Borrower Signature

Printed Name

Social Security Number

Date

Please fax this information to the Home Retention Department at (407) 737-5071.



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EXHIBIT A

Authorization to Release Information

Borrower Name: _____
Borrower Address: _____
Property Address: _____
First Mortgage Holder: _____
First Mortgage Acct # : _____

I / We hereby authorize you to release to Ocwen Loan Servicing, LLC or its agents and assigns any and all information or documentation that may be requested about the above-referenced loan/account or the above referenced property. "Agents" shall include, but not be limited to, all real estate agents, attorneys, their assistants and junior lien holders. A copy of this authorization may be accepted as an original.

X

Borrower Signature

Social Security Number

Printed Name

Date

Borrower Signature

Social Security Number

Printed Name

Date

Please fax this information to the Home Retention Department at (407) 737-5071.

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- Copy of fully executed Real Estate contract, if applicable.
- Copy of demand letters/payoff quotes from **all** lien holders.
 - There are no other liens or judgments
 - There are other liens or judgments

NOTE: Ocwen will not typically discount our outstanding debt in order to satisfy other subordinate lien holder's debt.

- Access authorization for Interior Market Analysis for subject property. (Attached as Exhibit D)
- Draft copy of HUD-1 Settlement Statement for pending sale reflecting offer to Ocwen.
- Name of Closing Agent who will be handling the closing and telephone number.

Name: _____
Telephone #: _____

Please fax this information to the Home Retention Department at (407) 737-5071.



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DISCOUNT PAYOFF REQUIREMENTS

- Occupancy status of property
 - Vacant
 - Occupied
- Signed authorization from the borrower(s) permitting us to discuss this loan with a third party, if necessary (realtor, mortgage broker, family member, etc.) (Attached as Exhibit A)
- Borrower letter, **signed and dated**, explaining the hardship/situation and acknowledging that no proceeds from the sale will be returned to borrower. Please include intentions for the remaining balance (i.e. a willingness to sign an unsecured note for remaining delinquency not paid through short sale proceeds, etc.) (Attached as Exhibit B)
- Completed Financial Statement (Form Attached as Exhibit C)

Please disregard if verbally supplied to a Home Retention Consultant within the last 30 days. This information may also be provided through the Ocwen website at www.ocwen.com.

- Copy of the fully executed listing agreement. **Ocwen's guidelines limit costs to a maximum of 6%. (Real estate commission not to exceed 4% of sales price and closing costs not to exceed 2% of sales price.)**

Please provide the name of the Realtor and their contact numbers:

Realtor: _____
 Office Number: _____
 Cell Number: _____
 Fax Number: _____

- Check the appropriate boxes below, as they apply**
 - Property IS listed, but no contract or offer is in place:**
If the property is currently listed, but there is no contract for purchase → **STOP HERE**. The remaining items are not required at this time. Your loan will be assigned to the Home Retention Department, who will review your documentation and contact you within the next 24 hours to review the next steps.
 - Property IS NOT listed, and there is no contract or offer:**
If the property is not listed, and there is no current offer or contract → **STOP HERE**. The remaining items are not required at this time. Your loan will be assigned to the Home Retention Department who will review your documentation and contact you within the next 24 hours to review the next steps.
 - Property IS NOT listed, but funds will be from other sources:**
If property is not listed and you are obtaining funds through other sources (e.g., refinance, cash settlement, etc.), please provide us with information on the source of funds:

Cash settlement: \$ _____
 Explain source of funds: _____

Refinance:
 Loan Amount: \$ _____
 Appraised Value: \$ _____

- Written offer for short sale (specific dollar figure offered to Ocwen)

I offer Ocwen \$ _____

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