



Opening doors to preserve home ownership

TITANIUM SOLUTIONS INC.  
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Hours of Operation 8:00 am to 9:00 pm EST

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3/23/2010

FELTON, CA 95018

**Servicer:** Freddie Mac

**Loan#:** \_\_\_\_\_

**Re:** \_\_\_\_\_

FELTON, CA 95018

Dear J :

Titanium Solutions is contacting you on behalf of Freddie Mac to inform you of possible options to preserve your homeownership. One of our consultants will be contacting you soon to:

- Set up an interview to better understand your financial situation.
- Assist you in submitting the enclosed Financial Information Form to Freddie Mac, along with the pay stubs and/or bank statements requested by Freddie Mac.

Please note that Titanium Solutions is not involved in collecting any of the amounts due under your loan, and Titanium will not charge you, or accept from you, any fee or money for its services. Please be aware that neither Titanium nor our consultant has any authority to modify your loan or contractually bind Freddie Mac. You will have to do that directly with Freddie Mac.

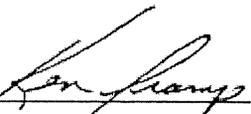
**Please see the attached Addendum to this letter, which provides important information about your debt, your rights, and our services.**

We hope that you will take advantage of working with us. The enclosed brochure, "Working Together to Help Homeowners Preserve Homeownership," provides more information on what you can do to avoid losing your home.

Titanium Solutions and Freddie Mac hope that this program results in a mutually positive experience for everyone. If you have any questions, please don't hesitate to call us at 877-803-0068. You can also call Freddie Mac at 866-697-9079 .

Sincerely,

Titanium Solutions, Inc,

By: 

### **Addendum**

#### **Important Information About Your Debt, Your Rights, and Our Services**

**Your Servicer has requested our company, Titanium Solutions, to contact you because of certain overdue payments on your Loan.**

It is our task to work together with you and your Servicer to find a way, if possible, for you to keep your home and to avoid further problems, which may lead to foreclosure.

To provide this assistance, we must collect information from you to analyze your current financial position. The "Financial Information Form" is to be filled out by you. The form may be given to our rep or returned to us using the enclosed prepaid envelope. Our rep also has been trained to discuss the Form with you and would be pleased to help you complete it if you prefer.

It is our goal at Titanium Solutions, and Freddie Mac's, that this be a good, positive and helpful discussion. For your discussions with Freddie Mac to be as helpful as possible, you should enclose or have available to you the following additional documents: (1) your most recent pay stub(s); (2) your most recent Federal Income Tax Return; and/or (3) your most recent bank statement. This information will help Freddie Mac better understand your current financial situation and your difficulties in making your loan payments.

**Please note that this is an attempt to collect a debt and any information obtained will be used for that purpose.**

Your Servicer has told us that, as of the date of this letter, you owe \$378,000.00. Because the interest, late charges, attorney's fees and the costs of repossession and foreclosure due in connection with your loan may continue to grow, the amount due on the day you pay may be greater. (You may contact Freddie Mac, at 866-697-9079 to obtain the exact amount due on the date of payment.) This is also why it is so important that you discuss your situation and your options with us or Freddie Macs soon as possible.

Please also be advised that with respect to communications with Titanium, you may have certain rights discussed below in bold type.

Unless you notify this office in writing within thirty days after receiving this letter that you dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by this office. If you notify this office in writing within such thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of any judgment against you, if applicable, and mail such verification or a copy of a judgment to you. Also, if you make your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

If at anytime you notify us in writing that you wish us to cease contact by telephone or at your place of employment, then no such further contact shall be made. In addition, if at anytime you notify us in writing that you refuse to pay the debt or that you wish us to cease any further communication with you with respect to such debt, we will not communicate with you further except (1) to advise you our efforts are being terminated, or (2) to notify you that we may invoke or intend to invoke specific legal remedies.

You also may have rights under your state law and you should inform yourself about these rights.