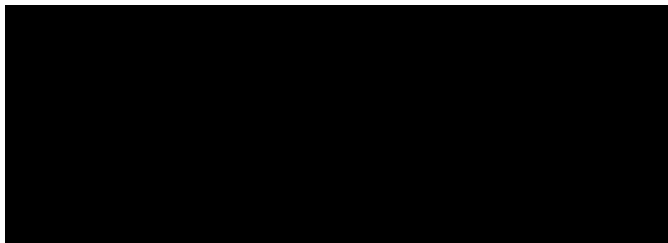


RE: Massachusetts Hsng F

Customer Reference # [REDACTED]



Dear [REDACTED]

Your home loan with Massachusetts Hsng F has gone under review by our loan restructuring team. This recent review may enable you to restructure your mortgage into a new **fixed mortgage** with a **lower monthly payment and/or additional cash out**.

As an additional bonus **loans that are restructured in the month of December, may qualify to skip one possibly two mortgage payments as part of the restructuring process**. This means you may have no payment until **February 2011**.

Please call **1-888-431-6403** 9am to 6pm EST Mon-Thurs, Friday 9am-5pm EST, and Saturday 9 am-2pm EST and reference the customer number above to begin the restructuring process. *Please note that we receive a high call volume – if you reach our recording because our phone lines are filled, please leave a message and a representative will promptly call you back.*

Sincerely,

Loan Reduction Department



This offer is provided by Village Home Mortgage, which is not affiliated with Massachusetts Hsng F.
Village Capital & Investment LLC DBA Village Home Mortgage
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