

Village Home Mortgage  
Regarding Property Address: [REDACTED]

Customer Reference #: [REDACTED]

[REDACTED]

Dear [REDACTED],

Your home loan located at [REDACTED] 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 March, may qualify to skip one possibly two mortgage payments as part of the restructuring process.** This means you may have no payment until **May 2011.**

Please call **1-800-641-3345** 9am to 6pm EST Monday through Friday and reference the customer number above to begin the restructuring process.

Sincerely,

Loan Reduction Department



Village Capital & Investment LLC DBA Village Home Mortgage  
700 East Gate Drive, Mount Laurel, NJ 08054

Connecticut First Mortgage Correspondent License Lender/Broker (#18207) and Second Mortgage Correspondent License Lender/Broker, Delaware Chapter 22 Licensed Lender License (#9553), Maine Supervised Lender SLM 10500, Massachusetts Mortgage Lender and Mortgage Broker (#MC-4562), Maryland Mortgage Lender (#12327), Licensed by the New Hampshire Banking Department (13346-MB), Village Capital & Investment is licensed by the New Jersey Department of Banking and Insurance (#L054516), Licensed by the Pennsylvania Department of Banking as a Mortgage Lender (#21472), Village Capital & Investment LLC DBA Village Home Mortgage is licensed by the South Carolina Board of Financial Institutions, license MLS-3317. Village Capital & Investment, LLC, d/b/a Village Home Mortgage is licensed by the Virginia State Corporation Commission, License Number MC-3461. Village Home Mortgage did not obtain any loan information from your current lender.

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