LOSS MITIGATION SCRIPT

Hello my name is _____, I am calling in regards to your delinquent mortgage account.

Our firm may be able to assist with your delinquency to avoid a foreclosure scenario. We currently have a team of Loss mitigation associates that work closely with our real-estate legal counsel to advise you on the best solutions available to avoid any further hardship.

May I ask you a few questions to determine in which direction we should head for assistance?

Pause -- Yes / No

1) How many days behind are you on your mortgage?
   i.e. 30, 60 or 90+ Days behind?
2) If 90+ days behind, has your current property already been foreclosed on? Must say "No" to qualify.
3) Has your delinquency status been resolved with your bank? Must say "No" to qualify.
4) Are you interested in speaking to our loss mitigation Specialist who can provide an agreeable resolution between you and your mortgage company? Must say "Yes" to qualify.
   If "no", are you aware that any further delay in resolving your delinquency status may have a severe impact on your credit and result in a foreclosure scenario?
5) What are your mortgage monthly payments?
6) Are you renting or sub-leasing this property out?
7) What are your intentions with your home? Must have a need and desire to keep their home.
8) Are you currently employed and are you aware there is a service fee for loan modification assistance? Must say "Yes" to qualify.
9) Do you currently own other real-estate? (If yes) is that home in default as well?

Based on our survey, you are pre-qualified for a <u>free</u>; no obligation analysis to either help settle and/or re-negotiate the terms of your loan or conduct a short-sale, providing you the opportunity to get out of your mortgage sooner and help salvage your credit.

Please hold the line while I connect you to a representative who can further explain the program and all the many benefits it entails. Thanks and have a great day!

(Transfer call to receiving agent)