

Dear Homeowner:

Help is on the way. Since speaking with you the other day, I am pleased to announce that you are a strong candidate for a solution to catch up your mortgage. Since 1993, we have helped over 10,000 American families with the exact problem you are facing.

You showed us that you can pay your bills each month, and that you have recovered from the events which caused you to fall behind. We turn away homeowners who cannot show us these strong features. There's no need to rush to drastic measures such as bankruptcy or selling your home. If you remain calm, and follow our instructions, you will keep your home. We'll even guarantee it*.



Please sit down with your spouse and listen to the thirteen-minute “Good News” cassette tape.

It will describe our process and instruct you about what to do next. You'll feel relieved when you've put this stressful problem behind you. We know you need straight answers at a time like this. If you have any questions, call the HomeSavers USA Corporate Center (866)459-2619.

Sincerely,

A handwritten signature in cursive script that reads "David E. Moakler". The signature is written in dark ink on a light background.

David E. Moakler
CEO

* For details about our guarantee, see back of Insert “Real People...Real Troubles”

Q: **My credit is poor. Am I wasting my time?**

A: *No. We're not concerned with credit. We won't even check. We're more concerned with your current abilities to make your monthly mortgage payment.*

Q: **The instructions asked me to send a pay stub, but I don't receive one. What can I send instead?**

A: *Any indication of your income. Disability award letter or w-2, even a short note from your employer.*

Q: **Why did my mortgage company send my payment back to me?**

A: *After your mortgage company has accelerated your loan, they are no longer able to accept a payment less than the total amount required to bring it current. Do not lose hope. We have solutions available.*

Q: **Other creditors are harassing me. Can HomeSavers USA help with them too?**

A: *Yes. After we help you get current on the mortgage, we can steer you to one of our non-profit debt management groups. They will help you put an end to those calls, and get a handle on your credit card debt.*

Q: **Can HomeSavers USA guarantee* that I will not lose my home?**

A: *Yes. If the mortgage is in your name, you have income to pay your bills each month, you have never filed for bankruptcy, you will follow our instructions, and we have ample time before a sale date, we **can** guarantee that you will not lose your home.*

Q: **What do I do if someone comes by the house?**

A: *It is possible that investors or representatives from your mortgage company will come by and look at the outside of the home. They may be checking the condition of the property, and make sure it looks like someone is still living there. If the home were to be found vacant, they may secure the building from vandals. Beware of fast-talking people who want to take advantage of your situation for their own gain.*

Q: **Can HomeSavers refinance my mortgage?**

A: *It is wiser to catch up your mortgage through a workout first. After you are current for a number of months, it is far easier for you to refinance with a good interest rate.*

* For details about our guarantee, see back of Insert "Real People...Real Troubles"

*H*omeSavers USA is recognized as a national leader in mortgage default assistance services. We have expanded our influence by earning the trust of community outreach groups and non-profit counseling agencies. They investigate companies before they refer clients. With a variety of programs to modify mortgages, we have perfected the science of preventing foreclosure and catching up those back payments. Some homeowners are behind just a couple of payments. Others are several months delinquent and are facing foreclosure. Our track record of helping loan performance gives us persuasive leverage with mortgage companies and foreclosure attorneys. We know the laws pertaining to foreclosures and repossessions. In the vast majority of cases, we are able to help.



Our reputation in loss mitigation is one of integrity and leadership. We work hard to maintain that image.

Our renowned Mortgage Rescue Fund project has received praise from national housing advocates and members of government. Our board of advisors reads like a who's who in housing and community advocates.

We close our offices at 12 noon on the 3rd Friday of each month. We all pile into vans and go out and perform volunteer service in our community. We visit elderly homes, hospitals, shelters, wherever a smile is needed. People who come to work with us get the message early, we are committed to helping people. To learn more about our volunteer services, call and ask for our volunteer coordinator.

"I would like to express my thankfulness and commend your staff. This has been a very stressful experience for me and everyone I've spoken with at your call center has been so kind, helpful, and supportive. I appreciate your compassion and caring."

T. Rhodes
Naples, FL

"Not Long ago, I had fallen behind on my mortgage by almost three months, and was afraid that I was going to lose my home. Someone from a credit counseling company referred me to HomeSavers USA. Not only did they get me back on track, they calmed my fears along the way by informing me of my rights and all my real options. I was able to avoid bankruptcy, and resume house payments to my mortgage company. Thank you, thank you, thank you....."

A. Johnson
Dallas, TX

"When I first learned of your company I was skeptical. Having failed in an attempt to get my mortgage company to work with me, I felt I had no where to turn. It turned out to be the best decision I ever made. Not only did you get my mortgage company to do a partial claim, but I was able to catch up on all of my bills and take care of a couple of things we had been putting off. Thank you from the bottom of my heart, for helping me secure my future in my own home. Your company should be commended. So shines a good dead in a weary world."

C. Wood
Castleton, NY

"Please let me thank everyone at HomeSavers for helping me in such a desperate time. Judy was very patient with me. She took the time to explain things and is a very good listener. God bless you and your staff."

C. Rutland
Morristown, NJ

"When a local non-profit credit counselor referred me to HomeSavers, I really didn't know what to expect. The counselor said HomeSavers USA could help you resolve your mortgage problem, while we sort out your other creditors for relief. They all truly accomplished what they promised. I appreciate the work done by both groups. Thank you."

B. Mackey
Engelhard, NC

"I heard about HomeSavers from my mortgage company. Your staff was a great source of support in a very bad time of my life. You reassured me and calmed my fears when I was going a little bit crazy. You worked out a solution to my problem when with my mortgage company would not work with me. I was lucky to have heard about you. I very likely would have needed to file bankruptcy."

P. Slade
Middletown, NY

"I just wanted to say thank you, and words don't seem to be sufficient. When I first contacted HomeSavers, I was pessimistic to say the least. I have no doubt today that if I had not contacted HomeSavers, I would be living elsewhere, and a foreclosure would be on my credit report. Who knows how long it would be before I could get another home of my own. You have no idea what my home means to me. I have always pulled into my driveway with pride and awe; this was my house. To lose it would have devastated me. Thanks for being there."

C. Blasi
Huntersville, NC