



December 29, 2007

Dear Mortgagor(s):

*You recently contacted our office to seek assistance in resolving the delinquency on the above referenced mortgage.*

*In order for Saxon Mortgage Services, Inc. to proceed with alternative solutions to address this unfortunate, situation we need to obtain a complete understanding of your current financial situation .*

*Please fax the following information to our office within 5 days from the receipt of this letter.*

- 1) **Completed Financial Worksheet (enclosed).**
- 2) **A letter explaining the hardship resulting in the delinquency.**
- 3) **If self employed, copies of your last year's complete tax return.**  
(Submit both business and personal returns including a current profit and loss statement. Also include any 401K or IRA information).
- 4) **Copies of your most recent bank statement. This must include ALL pages, not only the summary. (If self-employed, submit both business and personal account information for the past 6months).**
- 5) **Copies of the most recent pay stub for each employed mortgagor.**
- 6) **Copies of your last W-2.**
- 7) **If the property is listed for sale, a copy of the listing agreement.**
- 8) **If subject property is used for rental income, a copy of the current lease agreement.**

In order for Saxon Mortgage Services Inc. to assist you, it is imperative that we obtain the aforementioned information in a timely manner. Once we receive and review this information, we will contact you to discuss any options that may be available for your unique situation.

Unfortunately, until you receive approval for an alternative course of action for this delinquency, we are unable to delay any necessary legal action permitted in your original mortgage agreement and Note. Therefore, it is extremely important that we receive this information within the timeframe outlined above.

If you have any questions, you may contact us at 1-888-325-3502. **Please fax the above information to 1-888-240-1885.**

Sincerely,

Loss Mitigation Department  
Saxon Mortgage Services, Inc.

**Saxon Mortgage Services, Inc.**  
Financial Statement

Loan Number:			
<b>Homeowner Name:</b>		<b>Co-Homeowner Name:</b>	
Property Address:			
Mailing Address:			
Home Number:		Home Number:	
Cell Number:		Cell Number:	
Employer:		Employer:	
Employer Phone Number:		Employer Phone Number:	
No. of people in Household:			
Have you filed bankruptcy?	Yes <input type="checkbox"/> No <input type="checkbox"/>	If yes: <input type="checkbox"/> Chp 7 <input type="checkbox"/> Chp 13	Filing Date: _____
		Attorney Name:	
		Attorney Phone:	

Monthly Income Borrower		Monthly Income Co-Borrower	
Wages/Take Home		Wages/Take Home	
Overtime		Overtime	
Commissions/Bonus		Commissions/Bonus	
Unemployment Income		Unemployment Income	
Child Support/Alimony		Child Support/Alimony	
Social Security/Disability		Social Security/Disability	
Other		Other	
<b>Total</b>		<b>Total</b>	

Monthly Expenses		Assets	
Mortgage		Type	Estimated Value
2nd Mortgage		Home	
Rent/Other Mortgage		Other Real Estate	
HOA/Fees/Dues		All Checking/Savings Accts.	
Alimony/Child Support		Stock/Bonds/Mutual Funds	
Child/Dependent/Elderly Care		IRA/Keogh Accounts	
Entertainment		Retirement, 401(k)s, etc.	
Insurance (auto, health, life)		<b>Total</b>	
Pet Expenses			
Groceries/Toiletries			
Car Expense (gas, maint, etc.)			
Automobile Loan(s), List All:			
Credit Card 1			
Credit Card 2			
Doctor/Medical Bills			
Student Loans			
Personal Loans			
<b>Utilities</b>			
Cable TV/Satellite			
Electricity			
Natural Gas/Oil			
Telephone/Cell Phone			
Water/Sewer			
Internet			
Other (please list all examples: Spending Money, Lunch Money, Tuition, Tithing, etc.)			
<b>Total</b>			

Please remember to:

1. Sign and date this form.
2. Include a copy of the most recent pay stub for each borrower, your most recent Bank Statement, your last W-2, and a copy of your last year's Federal Tax Return with all attachments if self-employed.
3. Include a hardship letter of why you fell behind and what you would like to do to get caught up.
4. Return Completed and SIGNED

Income/Expense Summary	
Borrower Income	+
Co-Borrower Income	+
Expenses	-
<b>Net</b>	<b>=</b>

Each of the undersigned by signing below states: I certify that the financial information stated above is a true and accurate statement of my financial condition. I understand and acknowledge that any action taken by the lender with regard to my mortgage loan will be made in strict reliance upon the financial information provided. By signing below, I grant the holder of my mortgage loan or its servicer the authority to obtain a credit report to verify the accuracy of the financial information.

Signature

Date

Signature

Date