

Veronica Ann Williams

Mailing Address: P.O. Box 978 ❖ South Orange, NJ 07079-0978
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January 17, 2010

Mr. Larry Litton, Jr.
President
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081-2212

Subject: Modification Agreement/Workout Plan for Mortgage No. 40212367

Sent via facsimile to 713-793-4964 & 713-793-4923 & via Federal Express Tracking No. 793187814845

Dear Mr. Litton,

I need a mortgage modification as soon as possible. Many Litton representatives have been working with me since this effort began in December 2008. I am particularly grateful to Bessie Cahee who has patiently and diligently conveyed requests from others at Litton. I am seeking your assistance to ensure that this effort is completed successfully.

The lack of a mortgage modification agreement prevents me from filing my latest financial statements. My income will, therefore, be reduced for the following reasons:

- Three (3) tenants broke their rental agreements and may not be backfilled before May (see Attachment I)
- A contingent Federal job offer may not be approved with the foreclosure on my record (Federal Security Clearance required and pending)
- A contingent offer from Federal contractor may not be approved with the foreclosure on record (Security clearance required)

My home provides my most reliable source of revenue at this time. Losing my home will impose added financial and health burdens that will surely threaten my survival. Without a modification I will attempt to sell my home to remove the foreclosure status from my record. By the time this is done, however, I expect the two contract jobs pending will no longer be available. That could very well leave me homeless and eliminate my current sources of income.

My revised financial statements (prepared on an accrual basis) will show reduced revenue due to:

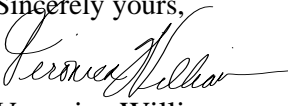
- Lost rental income from tenants who broke leases (Heidi Boon, Shelley Peachey, Catharine Swain)
- Revenue from contracts pending security clearance can no longer be accrued
- Loss of a place to live threatens my ability to earn income on existing contracts (can no longer accrue revenue from existing commitments)

I will provide the financial statements as soon as I have completed the revisions.

I have tried to dig out of my financial predicament without foreclosure, to no avail. I am willing to do anything that is morally and legally possible to remove the foreclosure from my record. I hope to do so without losing my home of more than 26 years. ***Time is of the essence.***

Bessie Cahee, with whom I have worked since last summer, is no longer assigned to my account. The customer service representatives cannot identify an individual for me to speak with. Please let me know how to proceed in working out a mutually beneficial solution. I can be reached at 202-636-8190.

In anxious anticipation, I am

Sincerely yours,

Veronica Williams

cc: B. Cahee, via email to Bessie.Cahee@littonloan.com

ATTACHMENT I

Seton Hall Graduate Students Break Rental Agreements

The rental revenue I reported has been reduced by \$2,085 a month because the following tenants broke their leases 2 months after moving in:

1. Heidi Boon (\$9,900 balance after 1 year; \$20,625 balance after 2 years)
2. Catharine Swain (\$7,560 balance after 1 year; \$ 0 balance after 2 years)
3. Shelley Peachey (\$7,560 balance after 1 year; \$15,750 balance after 2 years)

I incurred substantial expense preparing my home (cleaning, plumbing and other repairs), screening tenants and administering the move-ins for these young women. The rent that they paid did not cover these expenses. In addition to \$ 43,935 in lost rental revenue, I have incurred additional losses from rental preparation and searching for replacement tenants. In short, their actions have proved devastating for me when I could least afford it.

*Fax Sheet*

Date: July 28, 2010
To: **VERONICA WILLIAMS**
Fax #: 8884925864

From: Admin
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Sender's Address:

Number of Pages (including cover page): 2
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Comments:

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July 28, 2010

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