



P.O. Box 55004  
Irvine, CA 92618  
888.504.6700 toll free  
949.341.2200 fax  
www.rushmorelm.com

Goldman Sachs Group, Inc., its current subsidiaries and affiliates, including MTGLQ Investors, LP and Goldman Sachs Mortgage Company (GSMC), recently reached a comprehensive agreement with the Department of Justice (DOJ) and others that primarily addresses actions and practices related to the marketing, structuring, arrangement, underwriting, issuance and sale of residential mortgage backed securities (RMBS). Goldman Sachs is committed to helping homeowners who are struggling to make their home loan payments. If you are having trouble making your home loan payments, you may qualify for additional relief through special limited programs offered under this agreement. Please contact Rushmore Loan Servicing for additional information about loan modification or settlement options available as part of this Agreement.

**Rushmore Loan Management Services** understands that you may be experiencing a temporary or long-term hardship and need help.

If you are having trouble making your mortgage payments, we are here to assist you and provide any potential options that may be available to you. Options may be available to you even if you have already been denied or granted assistance in the past.

Options for assistance may include:

**Repayment Plan** – Allows you to pay past due amounts on your loan over a specified time period to bring your loan current. Each plan payment includes your regular monthly payment plus a portion of the past due amount. The term of the plan will vary based on your ability to repay.

**Loan Modification** – Allows for permanent changes to the terms of your loan. Loan modification options may be available to you even if you have already been denied or granted a loan modification in the past. This may include any of the following:

- Lower total debt, including forgiveness of a portion of the amount owed
- Fixed interest rate
- Reduced monthly payment

Forgiveness of any portion of the balance due may have tax implications under federal or state law. We are not able to offer you legal or tax advice. Please consult with a tax professional.

**Settlement** – A mutual agreement between you and Rushmore whereby Rushmore, on behalf of the loan owner, agrees to accept less than the full amount of your loan balance in full satisfaction of your loan. You retain full ownership of your home.

**Short Sale** – Allows you to sell your home for less than the remaining balance on your loan. The agreed upon net sale price of the home must be acceptable to the owner of your loan. The debt will be satisfied at the agreed upon sale price and terms. If the short sale is completed, you will not be responsible for the costs of sale (e.g., broker fees). Relocation assistance may be offered.

**Deed-in-Lieu of Foreclosure**– Allows a voluntary transfer of the ownership of your home to the owner of your loan in satisfaction of some or all of your obligations under your loan. Relocation assistance may be offered.

This is an attempt to collect a debt and any information obtained will be used for that purpose. Rushmore is acting as a "debt collector" as that term is defined in the Federal Fair Debt Collection Practices Act. This notice is required by the Federal Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the Bankruptcy Laws of the United States.





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For more information, please call us at 888-504-7300  
or visit our website at [www.Rushmorelm.com](http://www.Rushmorelm.com)  
Monday – Thursday 6:00 am to 7:00 pm PST  
Friday 6:00 am to 6:00 pm PST  
<http://goldmansachs.mortgagesettlementmonitor.com>

If you do not have a Single Point of Contact already assigned to you, we will assign one. Your Single Point of Contact will work with you through the entire process and advise you on options available to you.

Sincerely,

Rushmore Loan Management Services, LLC

888-504-7300

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NMLS ID: 185729





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## STATE SPECIFIC NOTICES

### The following notice applies to California residents only:

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8:00 a.m. or after 9:00 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP (382-4357) or [www.ftc.gov](http://www.ftc.gov).

### The following notice applies to Colorado residents only:

Please note: A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [www.coag.gov/car](http://www.coag.gov/car). Please be advised that you can reach the Colorado Foreclosure Hotline at 1877-601-HOPE (601-4673).

Local Rushmore Loan Management Services LLC Agent for Colorado Residents:

Irvin Borenstein  
13111 E. Briarwood Ave. Ste #340  
Centennial, CO 80112

### The following notice applies to Massachusetts residents only:

Notice of IMPORTANT RIGHTS: You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the creditor.

## ADDITIONAL NOTICES

Rushmore Loan Management Services LLC is a Debt Collector, who is attempting to collect a debt. Any information obtained will be used for that purpose. However, if you are in Bankruptcy or received a Bankruptcy Discharge of this debt, this letter is being sent for informational purposes only, is not an attempt to collect a debt and does not constitute a notice of personal liability with respect to the debt.

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