



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 Shellpoint Mortgage Servicing for additional information about loan modification or settlement options available as part of this Agreement.

**Shellpoint Mortgage Servicing** 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 Shellpoint whereby Shellpoint, 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. Shellpoint 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.



For more information, please call 1-800-365-7107  
or visit [shellpointmtg.com/mortgage-help](http://shellpointmtg.com/mortgage-help)  
• Monday through Friday — 8 a.m. to 10 p.m. Eastern  
• Saturday — 8 a.m. to 3 p.m. Eastern  
<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.

## STATE SPECIFIC NOTICES

### Arkansas

Please note that Shellpoint Mortgage Servicing is licensed in Arkansas and that complaints about Shellpoint Mortgage Servicing may be submitted to the Arkansas Securities Department *via* the Department's website (<http://www.securities.arkansas.gov/>) or toll-free (800-981-4429).

### California

As required by law, you are hereby notified that a negative credit bureau report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill your credit obligation.

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 a.m. or after 9 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 or [www.ftc.gov](http://www.ftc.gov).

### Colorado

"FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE [WWW.COLORADOATTORNEYGENERAL.GOV/CA](http://WWW.COLORADOATTORNEYGENERAL.GOV/CA).

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. Colorado office: 1776 S. Jackson Street, Suite 900, Denver, CO 80210. Telephone (720) 287-8681.

### Hawaii

Please note that Shellpoint Mortgage Servicing is licensed in Hawaii and that complaints about Shellpoint Mortgage Servicing may be submitted to the Hawaii Division of Financial Institutions Department of Commerce and Consumer Affairs at the following address:

Division of Financial Institutions  
Department of Commerce and Consumer Affairs  
P.O. Box 2054  
Honolulu, HI 96805  
OR  
[dfi-nmls@dcca.hawaii.gov](mailto:dfi-nmls@dcca.hawaii.gov)

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### **Illinois**

The primary regulatory authority having jurisdiction over the residential lending activities of Shellpoint is the Federal Trade Commission. Their information is below:

Federal Trade Commission  
600 Pennsylvania Ave., NW  
Washington, DC 20580

### **Massachusetts**

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 collection agency.

Local address is 5230 Washington Street, West Roxbury, Mass 02132  
Office hours are Mon-Thurs 10 a.m. to 3 p.m.

### **Minnesota**

This collection agency is licensed by the Minnesota Department of Commerce.

### **New York City**

New York City Consumer Affairs license number 1471002.

### **North Carolina**

Shellpoint Mortgage Servicing is licensed to service mortgages in North Carolina by the North Carolina Commissioner of Banks as New Penn Financial, LLC d/b/a Shellpoint Mortgage Servicing under license L-142377 (NMLS# 3013). If you have a complaint regarding the servicing of your mortgage loan that you feel is not properly addressed by Shellpoint Mortgage Servicing, you may file that complaint with the North Carolina Commissioner of Banks by calling 888.384.3811 or by visiting [www.NCCOB.gov](http://www.NCCOB.gov).

The North Carolina Department of Insurance Permit Numbers for our offices are as follows: 55 Beattie Place, Suite 500, Greenville, South Carolina 29601 - Permit Number 111880.

"If you believe the loss mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website, [www.nccob.gov](http://www.nccob.gov)."

### **Tennessee**

This collection agency is licensed by the collection service board, State Department of Commerce and Insurance, 500 James Robertson Parkway, Nashville, Tennessee 37243.

### **Texas**

Attention Texas Residents:

PURSUANT TO THE REQUIREMENTS OF SECTION 157.007 OF THE TEXAS MORTGAGE BANKER ACT, CHAPTER 157, TEXAS FINANCE CODE, YOU ARE HEREBY NOTIFIED OF THE FOLLOWING:

COMPLAINTS REGARDING A LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD BE SENT TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

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THE DEPARTMENT MAINTAINS A RECOVERY FUND TO MAKE PAYMENTS OF CERTAIN ACTUAL OUT OF POCKET DAMAGES SUSTAINED BY BORROWERS CAUSED BY ACTS OF LICENSED RESIDENTIAL MORTGAGE LOAN ORIGINATORS. A WRITTEN APPLICATION FOR REIMBURSEMENT FROM THE RECOVERY FUND MUST BE FILED WITH AND INVESTIGATED BY THE DEPARTMENT PRIOR TO THE PAYMENT OF A CLAIM. FOR MORE INFORMATION ABOUT THE RECOVERY FUND, PLEASE CONSULT THE DEPARTMENT'S WEB SITE AT [WWW.SML.TEXAS.GOV](http://WWW.SML.TEXAS.GOV).

#### **Utah**

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

**Attention Servicemembers and Dependents:** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including interest rate protections and prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Counseling for covered servicemembers is available from Military OneSource and the United States Armed Forces Legal Assistance or other similar agencies.

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