



9990 Richmond Avenue
Suite 400 South
Houston, TX 77042
Telephone (877) 768-3759
Fax (866) 926-5498
www.selenefinance.com

Hours of Operation (CT)
Monday – Thursday: 8 a.m. - 9 p.m.
Friday: 8 a.m. – 5 p.m.

Date

Borrower Name
Address
City, State Zip Code

Re: Loan Number
Property Address

Dear Mortgagor:

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 Selene Finance LP for additional information about loan modification or settlement options available as part of this Agreement.

Selene Finance LP 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 Selene whereby Selene, 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.

For more information, please call 877-768-3759 Monday – Thursday 8 a.m. to 9 p.m. CT and Friday 8 a.m. to 5 p.m. CT or visit our website at www.Selenefinance.com

<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,

Selene Finance LP
877-768-3759

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

Please note that if you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally.

Attention Servicemembers and Dependents: The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, unless pursuant either to a court order or a servicemember's written waiver agreement.

NMLS # 6312

DISCLOSURE PAGE

Texas Residents

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.

New York City

Selene Finance LP is a Debt Collection Agency with license number 2009843 issued by the New York City Department of Consumer Affairs.

New York Residents

For loans in New York: Selene Finance LP is registered with the Superintendent. You may file complaints about the Servicer with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.

Colorado Residents:

Colorado office location: 13111 East Briarwood Avenue, Suite 340, Centennial, CO 80112
Colorado Phone Number: (303) 768-0200