



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 Select Portfolio Servicing, Inc. for additional information about loan modification or settlement options available as part of this Agreement.

Select Portfolio Servicing, Inc. 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 Select Portfolio Servicing, Inc. whereby Select Portfolio Servicing, Inc., 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 (888) 818-6032 Monday through Thursday between the hours of 8 a.m. and 11 p.m., Friday from 8 a.m. to 9 p.m., and Saturday from 8 a.m. to 2 p.m., Eastern Time or visit our website at www.spservicing.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,

Select Portfolio Servicing, Inc.
(888) 818-6032