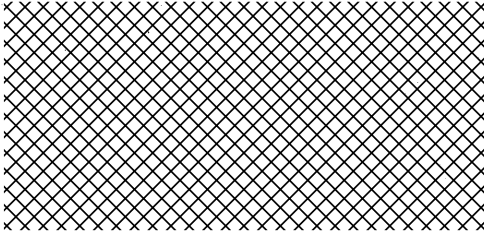


America's Servicing Co.
P.O. Box 1225
Charlotte, NC 28201-1225

Date: [REDACTED]



Dear Borrower(s)

Re: [REDACTED]

Our records indicate that your account is in default. Unless the payment on your loan can be brought current by [REDACTED] it will become necessary to accelerate your Mortgage and pursue the remedies provided for in your Mortgage. The total delinquency against your account as of today's date is as follows:

Past Due Payments
Late Charge Balance
Other Fees
Suspense Balance
Total Delinquency As of [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

To avoid the possibility of acceleration, you must pay this amount plus any additional monthly payments, late charges and other charges that may be due under applicable law after the date of this notice and on or before [REDACTED] in CERTIFIED funds, to America's Servicing Co., P.O. Box 1820, Newark, NJ 07101-1820 (1-800-662-3806).

If funds are not received by the above stated time, we will proceed with acceleration. Once acceleration has occurred, we may take steps to terminate your ownership in the property by a foreclosure proceeding or other action to seize the home or pursue any other remedy permitted under the terms of your Mortgage.

If you would like to discuss the present condition of your loan or if you disagree that a default has occurred or the amount of the default, please contact our LOAN SERVICE REPRESENTATIVES at 1-800-416-1472, Monday through Friday from 8:00 A.M. to 8 P.M. Central Time.

Financial assistance may be available to you from programs operated by the State or Federal Government. Below is a list of Government agencies that you may wish to contact or ascertain whether you qualify for assistance.

Massachusetts Division of Banks	(800) 495-2265 x 501
Massachusetts Housing Finance Agency	(888) 995-HOPE
HU D Approved Housing Counseling	(800) 569-4287
Veterans Administration	(800) 827-1000