Application for Modification of Mortgage

Held by Litton Loan Servicing, L.P.

Loan No. 40212367

For my home at

541 Scotland Road

South Orange, NJ 07079

March 29, 2009

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

March 28, 2009

Ms. Brenda Moreno
Modification Department
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081

Subject: Modification of Account No. 40212367

Sent via Facsimile to 713-793-4464 - 15 total pages

Dear Sir/Madam:

The purpose of this letter is to provide an update on my efforts to pay off my debt. My credit dropped precipitously over the past few years due to personal illness, the illness and death of my father, customer defaults and slowing revenue from my business. As a result, my savings were exhausted and my income disappeared. A summary of these unforeseen and financially devastating events is attached (Attachment I – What Happened).

UNEXPECTED CHALLENGES LEAD TO UNPAID BILLS

A series of health, business and family challenges over the past 4 years (since Dec. 2004) have resulted in a loss of income, drain of savings and increased debt. These challenges include, but are not limited to:

- 5 surgeries
- extended radiation treatments
- extended physical therapy after auto accident
- lengthy illness and death of my father
- loss of business revenue and income

Much of the debt incurred since 2004 was unanticipated and unavoidable. For example, I was forced to charge several thousand dollars on credit cards one hour before surgery in August 2006. I incurred over $225,000 due to illness, death and loss of income.

RECOVERY PLAN

My efforts to recover from my losses and also generate income have been daunting, to be sure. I have worked short-term contracts, a tenuous job, various assignments and even temporary work. These efforts coupled with government subsidies have helped me survive. Some creditors have already assisted by restructuring my debt (Attachment II – Summary of Outstanding Credit).

After more than 3 years of searching, last year I landed four positions, however, changes and lost contracts forced my employers to lay me off. I have been searching for employment and contracts since last summer and am hopeful that I will be hired soon. To help me recover financially, I have used my tax return to pay some debts and am preparing a repayment plan for remaining creditors for which I anticipate securing agreement after this mortgage modification has been approved. If my Litton loan is restructured in a similar manner that Chase restructured the second mortgage on my home (see letter dated Feb. 25, 2009), I will be able to repay the mortgage and recover financially. That is, the mortgage interest rate is lowered to 2%, fixed, 30-year and 9 months of payments are put into a non-interest accruing account, payable when the house is sold. My monthly budget under this scenario is outlined in Attachment III – Creditor Repayment Schedule/Budget. Forms 1021 and 4509 are also attached.

I will contact you as soon as possible to determine how to proceed with this mortgage modification.

I thank you in advance for your cooperation.

Yours truly,

Veronica Williams

Attachment I – WHAT HAPPENED

What Happened	Date	Impact
Industry & Economic Downturn	1999	COMDEX defaulted on $80K payment
		Revenues slowed & disappeared
Began Government certification & contract process	Aug. 2001	
GSA MOBIS Contract awarded	12/1/2003	Renewal date 11/30/2008
SBA 8(a) certification awarded	2/17/04	Expires 2/17/13
GSA IT Contract awarded	2004 or 2005	Renewal date
Submitted proposals to DC	2005	$1.3M pending, others Loss Review 3/7/07
Sales Campaign to DHS, DOT & DoD	2005	$8M in leads, waiting on continuing resolution
NJ set-aside awarded	March 2003	$750K contract
NJ set-aside began work	May 2003	
YWCA project began	Aug. 2004	$160K contract
Submitted HUD proposal deal, $20K cost	Sept. 2004	Contract went to competitor
Elected to IRA	Dec. 2004	
Major Surgery	Dec. 2004	8 week recovery, 8 weeks radiation
Father had major seizure	Jan. 2004	
Radiation treatments ended	May 2005	
Put NJ property on the market	June 2005	Performed renovations sale
YWCA project completed	June 2005	Defaulted on $40K+ payment
NJ set-aside cancelled	Sept. 2005	$550K revenue loss
Moved to DC to help father	Sept. 2005	Performed renovations
Put NJ property on the market	Jan. 2006	No sale
Major Surgery	Aug. 2006	8 week recovery
Father passed away	Jan. 2007	
Negotiated YWCA settlement	Feb. 2007	$43K+ - money never received
Submitted TSA proposal to US Homeland Security	Feb. 2007	Decision due March 15, 2007
Begin Campaign for Investment	March 2007	
Put NJ property on the market	March 2007	No sale
Recruited by Robert Half	July 2007	
Rented NJ house	August 2007	
Laid off by Robert Half (after surgery notice)	Sept. 2007	
Double Surgery	Nov. 2007	
Served by sister to get DC house	Nov. 2007	
Worked temp jobs	Dec. - Jan	
Hospitalized for blood Pressure	Jan. 8 2008	
Surrogate mother passed away	March 2008	
Hired attorney to secure YWCA payment	March 2008	Anticipate income of $40K +
Hired by Vistronix/National Archives	April 2008	Income $110K+, $150K+ after Oct. 1
In auto accident March 2006 followed by several weeks of therapy. Awaiting settlement.		Anticipate settlement of $20K +
Laid off after losing Federal contract	Dec. 2008	
Paid attorney deposit to get YWCA $	February 2009	
Court ordered to vacate family home	March 26, 2009	One time cost at least $7,000 PLUS monthly increase of $800
Surrogate mother passed away	March 27, 2009	
Successes		
Traumatic		
Revenue Impact		

Attachment II – SUMMARY OF OUTSTANDING CREDIT

CREDITORS: (Loans, Credit Cards, Delinquent Debt)						
Type	**Credit Limit**	**Balance Owed as of 3/15**	**Minimum Monthly Payment**	**Prior Monthly Payment**	**Paid off, Settled or Payoff**	**New Monthly Payment**
Litton Loan Servicing	260,000	260,500.00	TBD	3,106.95	3,106.95	3,106.95
Chase Home Equity	150,000	150,000.00	TBD	710.00	65.000	650.00
Medical Bills	NA	25,500.00	TBD	50.00	0.00	0.00
NJ Exterminator	NA	500.00	TBD	15.00	0.00	0.00
REMAX	NA	600.00	TBD	15.00	250	0.00
R&R Rokisky	NA	5,500.00	TBD	500.00	3,500	0.00
IRS	NA	5,000.00	TBD	50.00	0.00	0.00
American Express	NA	1,000.00	TBD	15.00	0.00	0.00
American Express	NA	1,300.00	TBD	15.00	1,300	0.00
Bank of America	NA	3,000.00	TBD	15.00	0.00	0.00
Capital One	NA	1,500.00	TBD	15.00	2,175	0.00
Capital One	NA	650.00	TBD	15.00	500	0.00
Capital One	NA	1,000.00	TBD	15.00	2,147	0.00
GM Chase	NA	14,815.00	TBD	15.00	8,888	620.00
Chase	NA	5,000.00	TBD	15.00	2,152	150.00
Citibank	NA	7,500.00	TBD	15.00	4,945	400.00
Wells Fargo	NA	5,500.00	TBD	15.00	0	0.00
		0.00	TBD		0	0.00
Verizon Wireless		470.16	DISPUTED		470.16	TBD
ADT		366.81	DISPUTED		366.81	TBD
Cablevision		167.29	TBD		0.00	0.00
Verizon (6132)		227.63	TBD		0.00	0.00
Verizon (1860)			TBD			TBD
COMCAST		106.23	TBD		0.00	0.00
Wash. Hosp. Center		224.12	TBD		0.00	0.00
LabCorp.		42.00	TBD		0.00	0.00
Rent/Mortgage						1,000.00
TOTAL		$488,865.00		$4,596.95	$29,613.95	$5,976.95

[redacted]

Attachment III – CREDITOR REPAYMENT SCHEDULE/BUDGET

SOURCES OF INCOME-REVENUE	Monthly Amount
INCOME	Figures In Dollars
Job Income	6,375.00
Rental Income	2,900.00
ACT Inc. Revenue	0.00
TOTAL INCOME	9,275.00
COMMITTED EXPENSES	0.00
Mortgage & Rent	3,582.00
Utilities	998.00
Household	420.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	2,440.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	8,455.00
Income less Expenses	**820.00**

Attachment IV – INITIAL REQUEST LETTER

Veronica Ann Williams
P.O. Box 978 ❖ South Orange, New Jersey 07079-0978

February 25, 2009

Litton Modification Department/Loss Mitigation
c/o Mr. Julius Connor
Customer Care Supervisor
Litton Loan Servicing L.P.
4828 Loop Central Drive
Houston, TX 77081

Subject: Modification of Loan No 40212367

Sent via facsimile to 972-653-6340

Dear Sir/Madam:

I was surprised, and pleased, to learnt hat Litton is now offering loan modifications.

UNFORESEEN CHALLENGES LEAD TO UNPAID BILLS
A series of health, business and family challenges over the past 4 years have resulted in a loss of income, drain of savings and increased debt. These challenges include, but are not limited to:

- 5 surgeries
- extended radiation treatments
- extended physical therapy after auto accident
- lengthy illness and death of my father
- loss of business revenue and income

Much of the debt incurred since 2004 was unanticipated and unavoidable. For example, I was forced to charge several thousand dollars on credit cards one hour before surgery in August 2006.

RECOVERY PLAN
My efforts to recover from my losses and also generate income have been daunting, to be sure. I have worked short-term contracts, a tenuous job, various assignments and even temporary work. These efforts coupled with government subsidies have helped me survive. Many creditors have assisted by restructuring my debt.

After more than 3 years of efforts I have now reached a position whereby I could develop an achievable plan that should help me recover financially. Part of the first phase was completed last month with the modification of my second mortgage. If Litton is willing to meet the terms and conditions provided by the second mortgage company, I can complete the first phase of my plan.

Attachment IV – INITIAL REQUEST LETTER

Veronica Ann Williams
P.O. Box 978 ✧ South Orange, New Jersey 07079-0978

MATCHING EXISTING MOFICIATION FROM OTHER MORTAGOR

I am delighted that Litton is willing to match the mortgage refinance offer that I received from another mortgagor. A comparable offer from Litton will include:

- 30 year, fixed rate of 3%
- 17 payments in non-interest accruing account to be paid off when property is sold
- no points

The revised monthly payment is included in the monthly budget that supports my initial payoff plan. My budget is highlighted below:

RECOVERY PLAN – Prime Mortgage	
SOURCES OF REVENUE/EARNINGS	Average Monthly Amount –dollars-
Job Income	$ 2,833.33
Rental Income + Loan	2,900.00
ACT Inc. Revenue	0.00
TOTAL INCOME	$ 5,733.33
COMMITTED EXPENSES	
Mortgage & Rent	2,582.00
Utilities	948.00
Household	280.00
Personal (includes medical)	890.00
Credit Cards & Other Debt	710.00
Other (includes ACT Inc. commitment)	125.00
TOTAL EXPENSES	$ 5,535.00
Disposable Income (Revenue less Expenses)	$ 198.33

Would you kindly contact me via email at Vwilliams@OfficeThatWorks.com to confirm your offer and send the mortgage revision to the address above? If you have any immediate questions I can also be reached at 973-715-8580.

Yours truly,

XXXXXXXXXXX
XXXXXXXXXXX

Veronica Williams

Proof of Income – PAY STUB, RENT CHECK, BANK STATEMENT

CO.	FILE	DEPT.	CLOCK	NUMBER
BP7	1844	010000		00006590

Vistronix
Ingenuity, Innovation, Integrity I³
8401 GREENSBORO DRIVE, STE. 500, McLEAN, VA 22102
PAYROLL

Social Security Number: XXX-XX-4037
Taxable Marital Status: Single
Exemptions/Allowances:
Federal: 3
State: 9
Local:

Earnings Statement

Period ending: 2/15/2009
Pay date: 2/20/2009

VERONICA WILLIAMS
541 SCOTLAND ROAD
SOUTH ORANGE, NJ 07079

Earnings	rate	hours	this period	year to date
Regular		12.00	634.56	
Gross Pay			$634.56	

Deductions		this period
	Statutory	
	Social Security Tax	-34.74*
	Medicare Tax	-8.13*
	NJ State Income Tax	-3.89*
	21 SUI/SDI	-6.44*
	Other	
	Pre-Tax Dental	-5.00
	Pre-Tax Medical	-69.21
	Net Pay	$507.15

Memos

LTD NonSCA	9.17
401k Elig Wages	634.56

1361
79-57/759
2/25 20 09
Pay to the Order of Veronica Williams $ 600.00
Six hundred & no/100 Dollars
Associated Bank
1400 Capitol Drive
Pewaukee, WI 53072
For Cecilia
XXXXXX

PNC Online Banking https://www-rdc.onlinebanking.pnc.com/alservlet/DepositAccountDetail...

PNC Online Banking Sign Off

My Accounts Transfer Funds Bill Center Customer Service My Offers

Account Detail View All Accounts | Edit Account Nickname | Help?

Free Checking XXXXXX4291 Available Balance:

Summary Pending Transactions Posted Transactions Online Statements Alerts

Detail by Date Detail by Type Search Transactions

All Deposits, Checks and Deductions Export

Date		Withdrawals	Deposits	Balance
03/27/2009	ACH TEL PMT XXXXX2648 Home Finance TEL-PMT	$650.00		
03/12/2009	CASHED CHECK 1053 023391566	$200.00		
03/12/2009	DEPOSIT XXXXX1578		$100.00	
03/04/2009	BRANCH DEPOSIT TEL XXXXX1127 0053		$600.00	
03/04/2009	BRANCH DEPOSIT TEL XXXXX5914 0068		$600.00	
03/02/2009	DEPOSIT XXXXX7801		$200.00	
03/02/2009	BRANCH DEPOSIT TEL XXXXX5913 0373		$800.00	
02/26/2009				

<– $600 deposit from 2 of 4 tenants for rent

Statements & Forms – 2008 INCOME TAX RETURN

This is Page 1 of 19 total pages in Federal Tax Return

Form **1040** Department of the Treasury - Internal Revenue Service
U.S. Individual Income Tax Return **2008** IRS Use Only - Do not write or staple in this space.

For the year Jan. 1-Dec. 31, 2008, or other tax year beginning , 2008, ending , 20 OMB No. 1545-0074

Label (See instructions)
Use the IRS label. Otherwise, please print or type.
LABEL HERE

Your first name and initial: Veronica A	Last name: Williams		**Your social security number:** -4037
If a joint return, spouse's first name and initial	Last name		**Spouse's social security number**
Home address (number and street). If you have a P.O. box, see instructions.: PO Box 978		Apt. no.	You **must** enter your SSN(s) above.
City, town or post office, state, and ZIP code. If you have a foreign address, see instructions.: South Orange, NJ 07079-0978			Checking a box below will not change your tax or refund.

Presidential Election Campaign ▶ Check here if you, or your spouse if filing jointly, want $3 to go to this fund (see instructions) ▶ ☐ You ☐ Spouse

Filing Status
Check only one box.

1 ☒ Single
2 ☐ Married filing jointly (even if only one had income)
3 ☐ Married filing separately. Enter spouse's SSN above and full name here. ▶
4 ☐ Head of household (with qualifying person). (See instructions) If the qualifying person is a child but not your dependent, enter this child's name here. ▶
5 ☐ Qualifying widow(er) with dependent child (See instructions)

Exemptions

6a ☒ **Yourself.** If someone can claim you as a dependent, **do not** check box 6a
b ☐ **Spouse**
Boxes checked on 6a and 6b: 1

c **Dependents:**

If more than four dependents, see instructions.

(1) First name Last name	(2) Dependent's social security number	(3) Dependent's relationship to you	(4) X if qualifying child for child tax credit
			☐
			☐
			☐
			☐

No. of children on 6c who:
- lived with you: 0
- did not live with you due to divorce or separation (see instructions): 0

Dependents on 6c not entered above: 0

d Total number of exemptions claimed — Add numbers on lines above ▶ 1

Income

Attach Form(s) W-2 here. Also attach Forms W-2G and 1099-R if tax was withheld.

If you did not get a W-2, see instructions.

Enclose, but do not attach, any payment. Also, please use **Form 1040-V.**

7	Wages, salaries, tips, etc. Attach Form(s) W-2	7	59,642.
8a	**Taxable** interest. Attach Schedule B if required	8a	
b	**Tax-exempt** interest. **Do not** include on line 8a — 8b		
9a	Ordinary dividends. Attach Schedule B if required	9a	
b	Qualified dividends (see instructions) — 9b		
10	Taxable refunds, credits, or offsets of state and local income taxes (see instructions)	10	
11	Alimony received	11	
12	Business income or (loss). Attach Schedule C or C-EZ	12	
13	Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ ☐	13	
14	Other gains or (losses). Attach Form 4797	14	
15a	IRA distributions — 15a; **b** Taxable amount (see instructions)	15b	
16a	Pensions and annuities — 16a; **b** Taxable amount (see instructions)	16b	
17	Rental real estate, royalties, partnerships, S corporations, trusts, etc. Attach Schedule E	17	-8,210.
18	Farm income or (loss). Attach Schedule F	18	
19	Unemployment compensation	19	
20a	Social security benefits — 20a; **b** Taxable amount (see instructions)	20b	
21	Other income. List type and amount (see instructions)	21	
22	Add the amounts in the far right column for lines 7 through 21. This is your **total income** ▶	22	51,432.

Adjusted Gross Income

23	Educator expenses (see instructions)	23	
24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ	24	
25	Health savings account deduction. Attach Form 8889	25	
26	Moving expenses. Attach Form 3903	26	2,700.
27	One-half of self-employment tax. Attach Schedule SE	27	
28	Self-employed SEP, SIMPLE, and qualified plans	28	
29	Self-employed health insurance deduction (see instructions)	29	
30	Penalty on early withdrawal of savings	30	
31a	Alimony paid **b** Recipient's SSN ▶	31a	
32	IRA deduction (see instructions)	32	
33	Student loan interest deduction (see instructions)	33	
34	Tuition and fees deduction. Attach Form 8917	34	
35	Domestic production activities deduction. Attach Form 8903	35	
36	Add lines 23 through 31a and 32 through 35	36	2,700.
37	Subtract line 36 from line 22. This is your **adjusted gross income** ▶	37	48,732.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see instructions. Form **1040** (2008)
UYA

Statements & Forms – LITTON STATEMENT

Litton Loan Servicing®
SEND PAYMENTS TO:
P.O. Box 4387
Houston, TX 77210-4387
www.littonloan.com

62317-174869-035
VERONICA WILLIAMS
PO BOX 978
SOUTH ORANGE NJ 07079-0978

BILLING STATEMENT

STATEMENT DATE	02/12/2009
LOAN NUMBER	0040212367
CONTRACTUAL DUE DATE	**01/01/2009**
PROPERTY ADDRESS:	541 Scotland Rd South Orange NJ 07079
PRINCIPAL AND INTEREST	2,050.60
ESCROW AMOUNT	1,056.35
ADDITIONAL AMOUNT REQUIRED	0.00
MISCELLANEOUS	
TOTAL MONTHLY PAYMENT	**3,106.95**
LATE CHARGES DUE	102.53
OTHER FEES DUE	0.00

PAYMENT OPTIONS

Pay Online
www.littonloan.com
Go to "Make a Payment"

Pay By Mail
P.O. Box 4387
Houston, TX 77210-4387

Pay By Phone
(800) 999-8501
Press Option 3

Western Union
Code City: Litton
Code State: Texas

LOAN INFORMATION

*PRINCIPAL BALANCE	292,277.79
ESCROW BALANCE	-4,542.57
SUSPENSE BALANCE	0.00
CURRENT INTEREST RATE	7.2500

* This is not a payoff balance.

Refer to back of statement for additional information.

This in an attempt to collect your debt and any information obtained will be used for that purpose.

TRANSACTIONS SINCE LAST STATEMENT

TRANSACTION DATE	TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	PRINCIPAL	INTEREST	ESCROW	SUSPENSE / FEE OTHER
02/10/09	FEE WAIVER	102.53-	0.00	0.00	0.00	102.53-

IMPORTANT MESSAGES

474-2048-1208F

Statements & Forms – CHASE STATEMENT

CHASE

Home Equity Line Of Credit Statement
Statement Period: 02-17-09 through 03-19-09

Account Number: (	
Last Payment Received: 02-12-09	$511.73
New Minimum Payment Due:	04-13-09
New Minimum Payment Amount:	$1,441.10

Line Information as of 03-19-09	
Credit Line:	$150,000.00
Available for use:	$0.00
Prior Year Interest Paid:	$2,180.00

0000076 HLS 001 07809 D - BRE TX
VERONICA WILLIAMS
PO BOX 978
SOUTH ORANGE, NJ 07079-0978

News You Can Use

You should have received your Mortgage Interest Statement. Your mortgage interest statement (Form 1098) was included in your January statement or mailed to you at the end of January. You can also log onto your account at chase.com and click "See Statements," or call the voice response number on this statement.

MANAGE YOUR ACCOUNT ONLINE. Visit our website at **chase.com** for updated account information and special offers exclusively for Chase customers.

YOUR ACCOUNT IS PAST DUE. PLEASE MAKE A PAYMENT TODAY.

Previous Statement Balance	$165,816.89
(-) Payments/Credits	$0.00
(+) Debits/Advances	$0.00
(+) Debits/Fees/Finance Charges	$375.82
(=) Current Statement Balance**	$166,192.71

**This is not a payoff amount. Please contact us to request a payoff quote.

To Contact Us:	
By Phone:	(800) 836-5656
Para Español:	(800) 800-5626
Hearing Impaired:	(800) 582-0542
Internet:	www.chase.com

Activity Since Your Last Statement

Post Date	Description		Payments/ Credits	Debits/ Advances/Fees	Principal Balance After Transaction
02-17-09	Balance Forward				$147,499.50
02-17-09	Beginning **ANNUAL PERCENTAGE RATE** Periodic Rate .00008219	3.00% Daily			
03-19-09	**FINANCE CHARGE** (Interest) Accrued 02-17-09 Thru 03-19-09			$375.82	
	Total		**$0.00**	**$375.82**	**$147,499.50**

Current Statement Balance	=	Current Fees and Finance Charges	+	Previous Unpaid Fees and Finance Charges	+	Principal Balance
$166,192.71		$18,543.21		$150.00		$147,499.50

More News You Can Use

YOUR ACCOUNT IS PAST DUE. The payment amount due on your line includes a past due amount of $645.55, plus any previous unpaid fees. If you have not already done so, please pay the past due amount immediately.

Please detach and return the bottom portion of this statement with your payment using the enclosed windowed envelope.

Payment Coupon **Home Equity Line Of Credit**

VERONICA WILLIAMS

Account Number	00411660002648
Due Date	04-13-09
Payment Due	$645.55
Amount Past Due as of 03-19-09	$645.55
Fees	$150.00
Minimum Payment Due	$1,441.10

☐ Check box if address has changed; indicate changes on reverse side.
- Please make check payable to Chase.
- Write your account number on your check; include coupon with payment.

Amount Enclosed $

500009000000002000000041166000264801441100064555 9

CHASE
P.O. BOX 78035
PHOENIX, AZ 85062-8035

⑆500009022⑆ 41166000 2648⑈

Statements & Forms – FANNIE MAE FORM 1021

Home Affordable Modification Program
Hardship Affidavit

Borrower Name: Veronica Ann Williams
Co-Borrower Name:
Property Street Address: 541 Scotland Road
Property City, ST, Zip: South Orange, NJ 07079
Servicer: Litton Loan Servicing, L.P.
Loan Number: 40212367

In order to qualify for Litton Loan Servicing 's ("Servicer") offer to enter into an agreement to modify my loan under the federal government's Home Affordable Modification Program (the "Agreement"), I/we am/are submitting this form to the Servicer and indicating by my/our checkmarks ("✓") the one or more events that contribute to my/our difficulty making payments on my/our mortgage loan.

Borrower	Co-Borrower	
☑	☐	My income has been reduced or lost. For example: unemployment, underemployment, reduced job hours, reduced pay, or a decline in self-employed business earnings. I have provided details below under "Explanation."
☑	☐	My household financial circumstances have changed. For example: death in family, serious or chronic illness, permanent or short-term disability, increased family responsibilities (adoption or birth of a child, taking care of elderly relatives or other family members). I have provided details below under "Explanation."
☑	☐	My expenses have increased. For example: monthly mortgage payment has increased or will increase, high medical and health-care costs, uninsured losses (such as those due to fires or natural disasters), unexpectedly high utility bills, increased real property taxes. I have provided details below under "Explanation."
☑	☐	My cash reserves are insufficient to maintain the payment on my mortgage loan and cover basic living expenses at the same time. Cash reserves include assets such as cash, savings, money market funds, marketable stocks or bonds (excluding retirement accounts). Cash reserves do not include assets that serve as an emergency fund (generally equal to three times my monthly debt payments). I have provided details below under "Explanation."
☑	☐	My monthly debt payments are excessive, and I am overextended with my creditors. I may have used credit cards, home equity loans or other credit to make my monthly mortgage payments. I have provided details below under "Explanation."
☑	☐	There are other reasons I/we cannot make our mortgage payments. I have provided details below under "Explanation."

Borrower/Co-Borrower Acknowledgement

1. Under penalty of perjury, I/we certify that all of the information in this affidavit is truthful and the event(s) identified above has/have contributed to my/our need to modify the terms of my/our mortgage loan.
2. I/we understand and acknowledge the Servicer may investigate the accuracy of my/our statements, may require me/us to provide supporting documentation, and that knowingly submitting false information may violate Federal law.

Statements & Forms – FANNIE MAE FORM 1021

3. I/we understand the Servicer will pull a current credit report on all borrowers obligated on the Note.
4. I/we understand that if I/we have intentionally defaulted on my/our existing mortgage, engaged in fraud or misrepresented any fact(s) in connection with this Hardship Affidavit, or if I/we do not provide all of the required documentation, the Servicer may cancel the Agreement and may pursue foreclosure on my/our home.
5. I/we certify that my/our property is owner-occupied and I/we have not received a condemnation notice.
6. I/we certify that I/we am/are willing to commit to credit counseling if it is determined that my/our financial hardship is related to excessive debt.
7. I/we certify that I/we am/are willing to provide all requested documents and to respond to all Servicer communication in a timely manner. I/we understand that time is of the essence.
8. I/we understand that the Servicer will use this information to evaluate my/our eligibility for a loan modification or other workout, but the Servicer is not obligated to offer me/us assistance based solely on the representations in this affidavit.

XXXXXXXXXXXXXX
XXXXXXXXXXXXXX 03/29/09

Borrower Signature Date | Co-Borrower Signature Date

E-mail Address: VWilliams@OfficeThatWorks.com	E-mail Address:
Cell Phone #	Cell Phone #
Home Phone # 973-715-8580	Home Phone #
Work Phone # 973-762-4100	Work Phone #
Social Security # 579 74 4037	Social Security #

Explanation: See attached document.

Statements & Forms – FANNIE MAE FORM 1021

Statements & Forms – IRS FORM 4509-T

Form **4506-T**

(Rev. January 2008)

Department of the Treasury
Internal Revenue Service

Request for Transcript of Tax Return

► **Do not sign this form unless all applicable lines have been completed. Read the instructions on page 2.**

► **Request may be rejected if the form is incomplete, illegible, or any required line was blank at the time of signature.**

OMB No. 1545-1872

Tip: Use Form 4506-T to order a transcript or other return information free of charge. See the product list below. You can also call 1-800-829-1040 to order a transcript. If you need a copy of your return, use **Form 4506,** Request for Copy of Tax Return. There is a fee to get a copy of your return.

1a Name shown on tax return. If a joint return, enter the name shown first.

Veronica A. Williams

1b First social security number on tax return or employer identification number (see instructions)

XXXXXXXXX

2a If a joint return, enter spouse's name shown on tax return

2b Second social security number if joint tax return

3 Current name, address (including apt., room, or suite no.), city, state, and ZIP code

541 Scotland Road, South Orange, NJ 07079

4 Previous address shown on the last return filed if different from line 3

5 If the transcript or tax information is to be mailed to a third party (such as a mortgage company), enter the third party's name, address, and telephone number. The IRS has no control over what the third party does with the tax information.

Caution: ***DO NOT SIGN*** *this form if a third party requires you to complete Form 4506-T, and lines 6 and 9 are blank.*

6 Transcript requested. Enter the tax form number here (1040, 1065, 1120, etc.) and check the appropriate box below. Enter only one tax form number per request. ► **1040**

a Return Transcript, which includes most of the line items of a tax return as filed with the IRS. Transcripts are only available for the following returns: Form 1040 series, Form 1065, Form 1120, Form 1120A, Form 1120H, Form 1120L, and Form 1120S. Return transcripts are available for the current year and returns processed during the prior 3 processing years. Most requests will be processed within 10 business days . . . ☑

b Account Transcript, which contains information on the financial status of the account, such as payments made on the account, penalty assessments, and adjustments made by you or the IRS after the return was filed. Return information is limited to items such as tax liability and estimated tax payments. Account transcripts are available for most returns. Most requests will be processed within 30 calendar days . ☑

c Record of Account, which is a combination of line item information and later adjustments to the account. Available for current year and 3 prior tax years. Most requests will be processed within 30 calendar days . . . ☑

7 Verification of Nonfiling, which is proof from the IRS that you **did not** file a return for the year. Most requests will be processed within 10 business days . . . ☐

8 Form W-2, Form 1099 series, Form 1098 series, or Form 5498 series transcript. The IRS can provide a transcript that includes data from these information returns. State or local information is not included with the Form W-2 information. The IRS may be able to provide this transcript information for up to 10 years. Information for the current year is generally not available until the year after it is filed with the IRS. For example, W-2 information for 2006, filed in 2007, will not be available from the IRS until 2008. If you need W-2 information for retirement purposes, you should contact the Social Security Administration at 1-800-772-1213. Most requests will be processed within 45 days . . . ☐

Caution: *If you need a copy of Form W-2 or Form 1099, you should first contact the payer. To get a copy of the Form W-2 or Form 1099 filed with your return, you must use Form 4506 and request a copy of your return, which includes all attachments.*

9 Year or period requested. Enter the ending date of the year or period, using the mm/dd/yyyy format. If you are requesting more than four years or periods, you must attach another Form 4506-T. For requests relating to quarterly tax returns, such as Form 941, you must enter each quarter or tax period separately.

12 / 31 / 2008   / /   / /   / /

Signature of taxpayer(s). I declare that I am either the taxpayer whose name is shown on line 1a or 2a, or a person authorized to obtain the tax information requested. If the request applies to a joint return, **either** husband or wife must sign. If signed by a corporate officer, partner, guardian, tax matters partner, executor, receiver, administrator, trustee, or party other than the taxpayer, I certify that I have the authority to execute Form 4506-T on behalf of the taxpayer.

Sign Here

XXXXXXXXXXXXXXX
XXXXXXXXXXXXXXX

Signature (see instructions) — Date: March 29, 2009

Telephone number of taxpayer on line 1a or 2a: (**973**) **715-8580**

Title (if line 1a above is a corporation, partnership, estate, or trust)

Spouse's signature — Date