

Veronica Ann Williams

541 Scotland Road ❖ South Orange, NJ 07079-3009

August 22, 2009

Mr. Larry B. Litton Sr., President and CEO
Mr. Larry B. Litton Jr., COO
Litton Loan Servicing, L.P.
4828 Loop Central Drive
Houston, TX 77081

Re: Litton Loan Number 40212367
Superior Court of New Jersey, Chancery Division, Essex County, Docket No. F-28279-09

Dear Sirs:

Due to deceptive practices by Litton Loan Services, the foreclosure on my home should be reversed and removed.

CLIENT DISCLOSES CHALLENGES AND REQUESTS MODIFICATION FROM LITTON LOAN

After receiving a mortgage modification from her secondary mortgage provider, Ms. Williams approached Litton Loan to seek a modification. She had conversations with several Litton representatives. Since Litton had corrected an error on her account in 2008, Ms. Williams believed they would honor their commitment. In good faith, she disclosed her personal and financial challenges in the expectation that Litton would include her mortgage in the Presidential Foreclosure Program. Ms. Williams qualified for, and submitted all information requested on February 25, 2009 (modification submitted & confirmed on Feb. 25, 2009 at 3:12 PM – Litton recorded submittal on April 22, 2009).

LITTON LOAN BAIT AND SWITCH

Since Litton told Ms. Williams that the modification should be completed in 45 days (April 11th), she began calling Litton representatives designated to work on her account after 30 days. Ms. Williams was told that Litton was still waiting for the Presidential Program to be released and she should not worry. As time went by, Ms. Williams expressed her concern over continuing payments that were almost triple what she would pay under the Presidential Program. On April 9, 2009, Nick Valdecaras of Litton Loan advised Ms. Williams that she should suspend payments until the modification was completed. One representative told Ms. Williams that if the Presidential Program was not released by June, Litton would offer a comparable modification program. She was assured that she would receive a lower interest rate and payment, allowing her to resume payments that fit into her revised budget.

To her chagrin, Ms. Williams learned on August 1, 2009 that Litton's modification included rates and terms that were not very different than her existing mortgage. To make matters worse, she was served on July 27, 2009, placing her in jeopardy of losing her home.

**LITTON SHOULD DEMONSTRATE INTEGRITY:
ISSUE COMPARABLE MODIFICATION & REMOVE FORECLOSURE**

Our client has been through enough. Her health, financial and income challenges were well documented and shared with Litton. Recognizing her vulnerability, Litton took steps to exploit it. Litton should offer a modification comparable to what Ms. Williams expected. That is, a term of 30 years, interest rate of 3% and no points or fees. In addition, the seven payments should be added to the back end of her mortgage and the foreclosure should be removed from her record with all credit reporting agencies including Experian, Equifax and Trans Union.

Thank you,

Veronica Williams

cc: HSBC Bank USA, Paul J. Lawrence, President - HSBC USA Inc., 452 5th Ave., New York, NY 10018-2786
Jennifer M. Perez, Acting Clerk of the Superior Court of New Jersey
Powers Kirn, LLC, 728 Marne Highway, Suite 200, Moorestown, NJ 08057
Vanessa Hendrickson, Civil Division Manager, Superior Court of New Jersey, Hall of Records, 465 Martin Luther King Boulevard, Newark, NJ 07102
Wells Fargo Bank, Mr. John Stumpf, President & Chief Executive Officer, Wells Fargo Bank, N.A., Ste 100, 225 Bush St, San Francisco, CA 94104-4251