

- ***This is an important notice concerning your right to live in your home. Have it translated at once.***
- **Esta carta explica sus derechos legales para permanecer en su propiedad de vivienda. Por favor traduzca esta notificacion inmediatamente.**
- **Este é um aviso importante em relação ao seu direito de morar na sua residência. Por favor, tem traduzido imediatamente.**
- **C'est une notification importante concernant votre droit de vivre chez vous. Faites-la traduire immédiatement.**
- 这是一则关于您居住权的重要通知, 请儘快安排翻译

Right to Pursue a Mortgage Loan Modification

October 5, 2012

VIA HAND AND CERTIFIED
FIRST CLASS MAIL
DELIVERY

Mr. and Ms. Smith
123 Main Street
Town, MA 01234

RE: 123 Main Street; Loan No. 10041004 with Aura Mortgage Advisors, LLC

To Mr. and Ms. Smith:

This notice is to inform you of your right to pursue a mortgage loan modification. You have until November 4, 2012, 30 days **delivery of this notice**, to respond to Aura Mortgage Advisors, LLC or you will be considered to have forfeited your right to cure period and be subject to a right to cure period of 90 days.

To not forfeit your 150 right to cure period, you must notify Aura Mortgage Advisors, LLC in writing within, 30 days **delivery of this notice**—before November 4, 2012—of:

1. Your intent to pursue a modified mortgage loan, which shall include a statement of your income and a complete list of total debts and obligations,
2. Your intent to pursue an alternative to foreclosure, including a short sale or deed-in-lieu of foreclosure,
3. Your intent not to pursue a modified mortgage loan and pursue the 150 day right to cure period as described in M.G.L. c. 244, § 35A, or
4. Your intent to waive the right to cure period and proceed to foreclosure.

Should you wish to pursue a mortgage loan modification, please send us the following information to verify your current income and debts:

- Gross Monthly Income for both borrowers:

- 2011 Tax Returns
 - Last 3 Recent pay stubs
 - Last 4 bank statements of any account that shows regularly deposited income that constitutes part of gross income
- A complete list of total debts and obligations
 - Credit report detailing obligations
 - A written statement of each obligation not otherwise shown on the credit report

If you have questions please contact Rachael Dorr, General Manager, Aura Mortgage Advisors, LLC at 617-933-5873 or by mail at 57 Warren Street, Roxbury, MA 02119-3235.

Sincerely,

Rachael M. Dorr
General Manager
SUN Program
Boston Community Capital
617-933-5873

Enclosed with this notice, there may be additional important disclosures related to applicable laws and requirements that you should carefully review.

REGULATORY AUTHORITY

M.G.L. c. 244, § 35B.