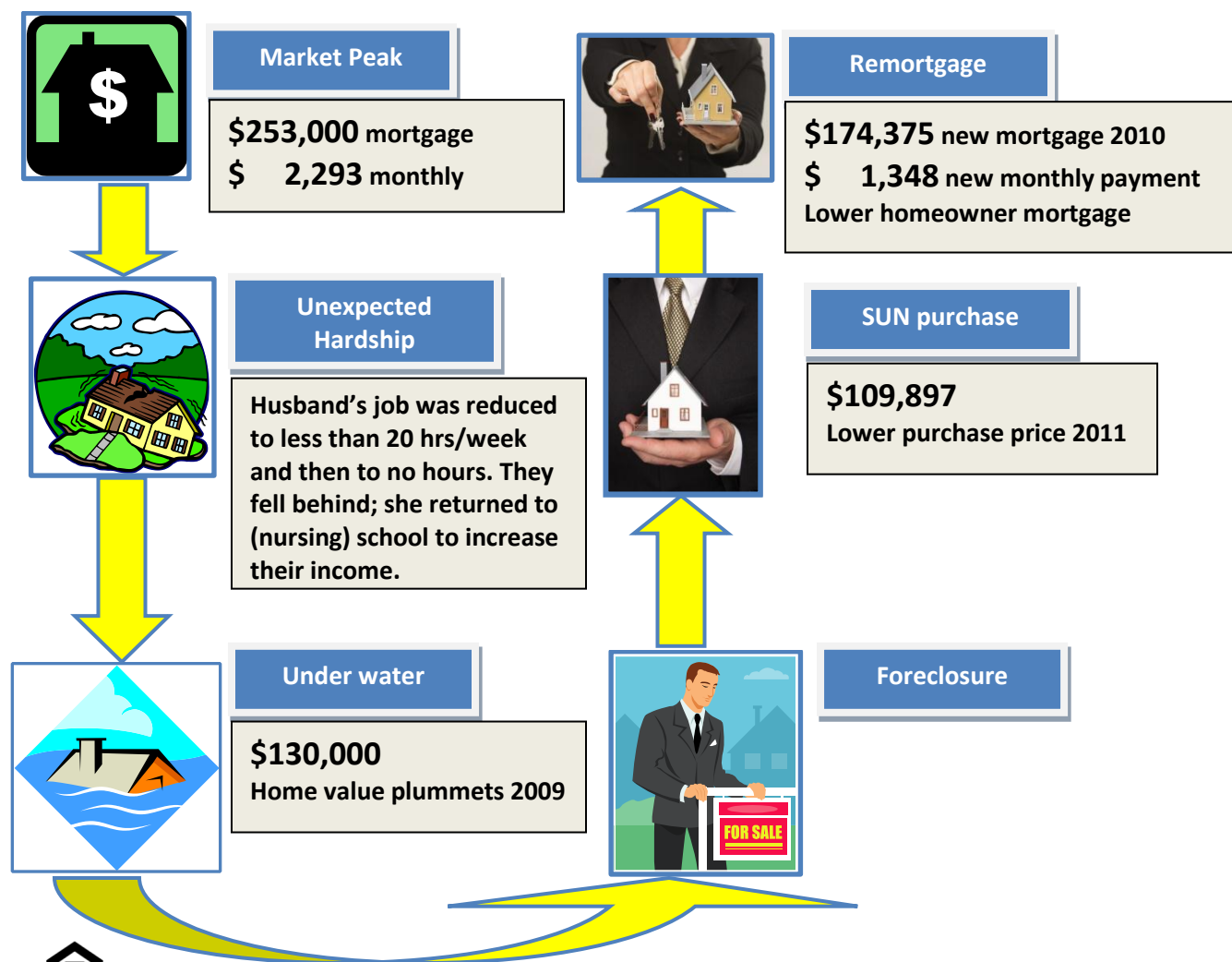



SUN RE-MORTGAGE #1001EM000022

Single-family house purchased 2007
Brockton, MA
2 adults, 3 children (all under 18)

Mortgage reduced
31% (by \$78,625)
Monthly payments reduced
41% (by \$ 945)

Letter from the homeowner to the former mortgage holder: In May 2008, I resumed nursing school in order to finish my Registered Nurse program to substantially increase my income level. Meanwhile my husband's income from his job was reduced to less than 20 hrs per week and gradually to NO hours. This unfortunate reality dramatically reduced our ability to sustain our current obligations and due to my husband's difficulties to find a job, we fell behind. If we can have a loan modification or any option that involves paying no more than \$1500 per month, we know we'll be able to afford it while we get back on our feet.



 Mortgage loans are made by Boston Community Capital's affiliate, Aura Mortgage Advisors, a licensed mortgage lender (N.M.L.S # ML23467). SUN is run by Boston Community Capital a nonprofit with a 27 year record of investing in underserved communities. Since late 2009, SUN has helped over 200 families stay in their homes.

Call 617-933-5880. Find out if you are eligible to apply. Visit

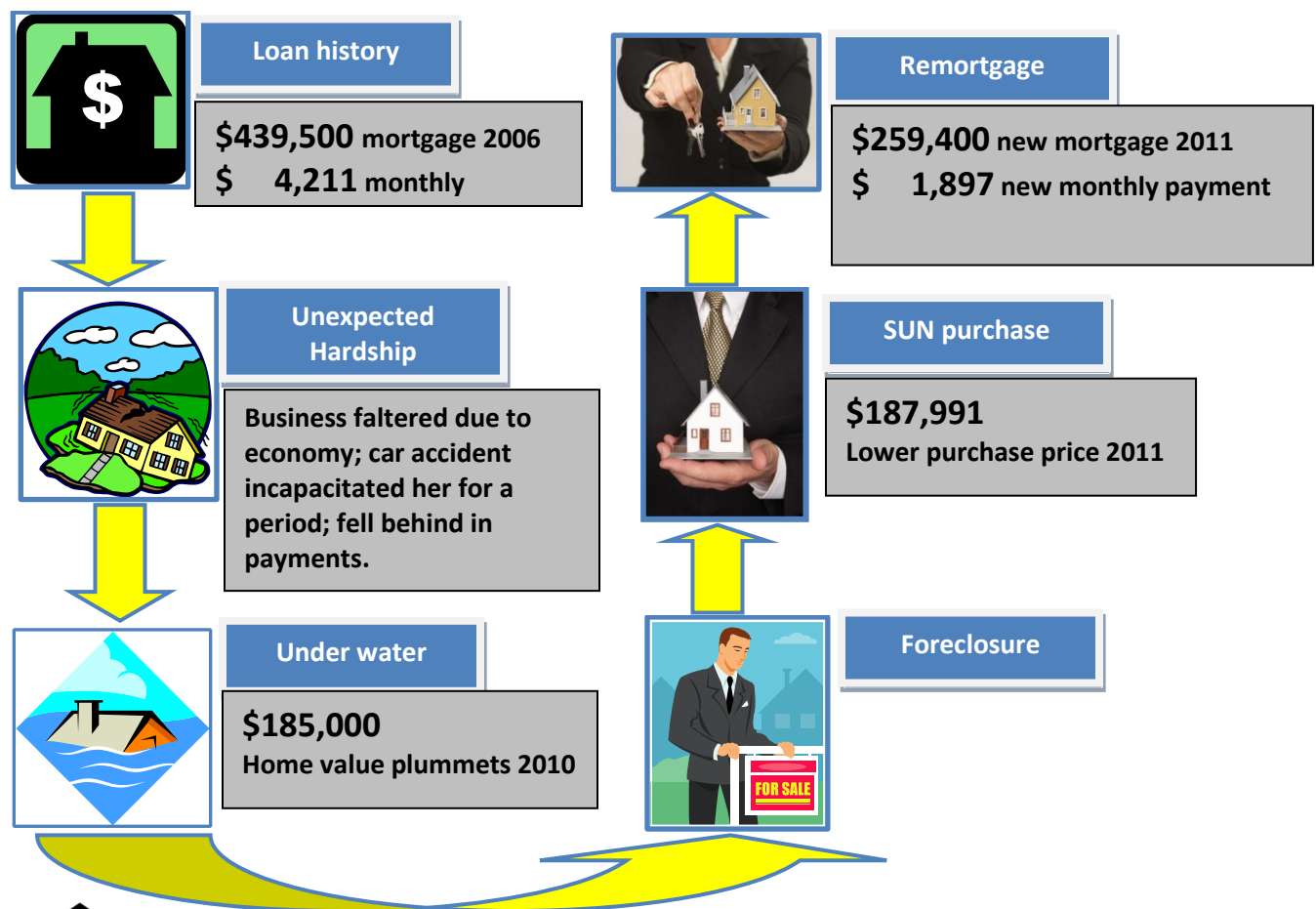
www.SUNHomeHelp.org to learn more.


SUN RE-MORTGAGE #10101323

2-family house deeded to owner 2003
Dorchester, MA
3 adults (1 disabled veteran) 1 child

Mortgage reduced
41% (by \$180,100)
Monthly payments reduced
55% (by \$ 2,313)

Letter from the homeowner to the former mortgage holder: I have lived in this house from the time I was eight until I was 25 years old. My grandparents raised me because my mother was ill. Later, I moved back into the home to take care of my elderly grandparents. My children were raised in this house from the ages nine and 10, until they were adults in their early 20s. One son went into the service and came back from Iraq a disabled veteran. My younger son came home with his two-year old daughter after her mother died from cancer. Currently I occupy the third floor; there is another family occupying the first and second floors. They have always been good tenants. You are seeking to put me, my family and the other family in the building out through the summary eviction process. You would be evicting my disabled son, my granddaughter of whom I have custody and another family with children in the building.



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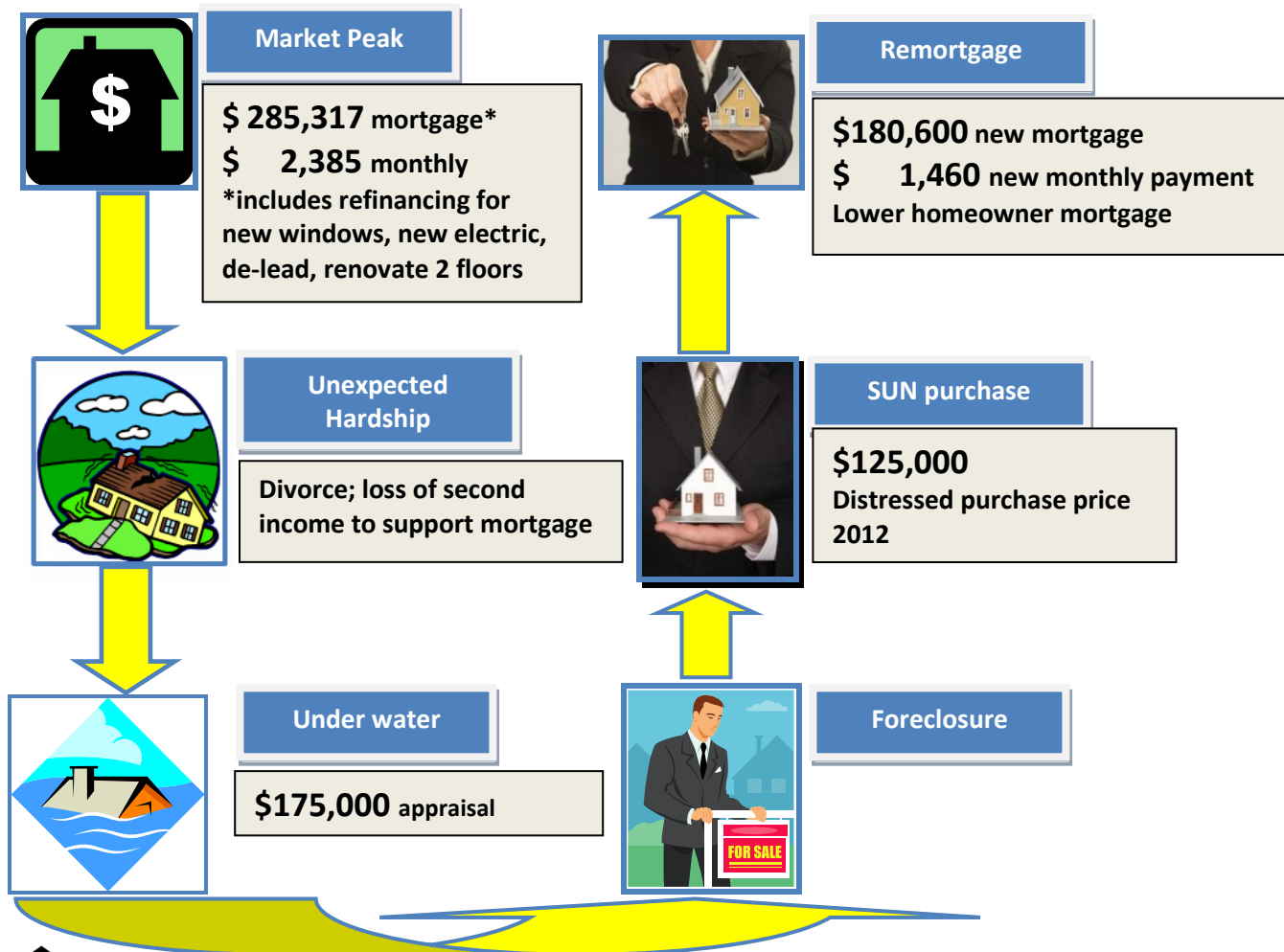
If you're in mortgage default or foreclosure, or facing eviction due to foreclosure, call 617-933-5880.

The SUN (Stabilizing Urban Neighborhoods) Initiative helps Massachusetts residents who have a stable income—but can't make their mortgage payments—remain in their homes with mortgages they can afford.

This program is endorsed by New Bedford Mayor Jon Mitchell, The City of New Bedford Office of Housing and Community Development and the Fall River/ New Bedford Housing Partnership.

SUN Re-Mortgage #11071954
2-family home purchased 2001
NEW BEDFORD, MA

Mortgage reduced
37% (by \$104,717)
Monthly payments reduced
39% (by \$925)



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Visit www.SUNHomeHelp.org to learn more