

- ***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

## 150 Day Right to Cure Your Mortgage Default

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:

We are contacting you because you did not make your monthly loan payment[s] due on January 1, 2012, February 1, 2012, March 1, 2012, April 1, 2012, May 1, 2012, June 1, 2012, July 1, 2012, August 1, 2012, and September 1, 2012 to Aura Mortgage Advisors, LLC. You must pay the past due amount of **\$20,775.20 [PAYABLE AMOUNT]** on or before March 4, 2013, which is 150 days from the date of this notice. The past due amount on the date of this notice is specified below:

- \$1,459.23 Principal & Interest due on January 1, 2012, \$1,459.23 Principal & Interest due on, \$1,459.23 Principal & Interest due on February 1, 2012, \$1,459.23 Principal & Interest due on March 1, 2012, \$1,459.23 Principal & Interest due on April 1, 2012, \$1,459.23 Principal & Interest due on May 1, 2012, \$1,459.23 Principal & Interest due on June 1, 2012, \$1,459.23 Principal & Interest due on July 1, 2012, \$1,459.23 Principal & Interest due on August 1, 2012, and \$1,459.23 Principal & Interest due on September 1, 2012
- **January 1, 2012 to September 1, 2012 accrued per diem interest of \$11,017.54, \$40.21 per diem interest, at 274 days. [INTEREST ACCRUED/PER DIEM INTEREST]**
- \$627.27 Escrow Taxes and Insurance due on January 1, 2012, \$627.27 Escrow Taxes and Insurance due on, \$627.27 Escrow Taxes and Insurance due on February 1, 2012, \$627.27 Escrow Taxes and Insurance due on March 1, 2012, \$627.27 Escrow Taxes and Insurance due on April 1, 2012, \$627.27 Escrow Taxes and Insurance due on May 1,

2012, \$627.27 Escrow Taxes and Insurance due on June 1, 2012, \$627.27 Escrow Taxes and Insurance due on July 1, 2012, \$627.27 Escrow Taxes and Insurance due on August 1, 2012, and \$627.27 Escrow Taxes and Insurance due on September 1, 2012

- \$43.78 Late Fee due on August 1, 2011, \$43.78 Late Fee due on September 1, 2011, \$43.78 Late Fee due on October 1, 2011, \$43.78 Late Fee due on December 1, 2011, \$43.78 Late Fee due on January 1, 2012, \$43.78 Late Fee due on February 1, 2012, \$43.78 Late Fee due on March 1, 2012, \$43.78 Late Fee due on May 1, 2012, \$43.78 Late Fee due on June 1, 2012, \$43.78 Late Fee due on July 1, 2012, \$43.78 Late Fee due on August 1, 2012, \$43.78 Late Fee due on September 1, 2012 [OTHER LATE CHARGES OR FEES]
- \$30.00 Bank Charge due on June 8, 2012, \$25.00 Bank Charge due on June 21, 2012, \$25.00 Bank Charge due on June 26, 2012, \$25.00 Bank Charge due on July 6, 2012, \$25.00 Bank Charge due on July 19, 2012, \$25.00 Bank Charge due on August 2, 2012, \$25.00 Bank Charge due on August 16, 2012, \$25.00 Bank Charge due on August 30, 2012, and \$25.00 Bank Charge due on September 13, 2012

If you pay the past due amount, and any additional monthly payments, late charges or fees that may become due between the date of this notice and the date when you make your payment, your account will be considered up-to-date and you can continue to make your regular monthly payments.

Make your payment directly to:

Graystone Solutions, Inc., P.O. Box 533, Medford, MA 02155.

Please consider the following:

- you should contact the Homeownership Preservation Foundation (888-995-HOPE) to speak with counselors who can provide assistance and may be able to help you work with your lender to avoid foreclosure. There may be other homeownership assistance available through your lender or servicer;
- you may also contact the Division of Banks (617-956-1500) or visit [www.mass.gov/foreclosures](http://www.mass.gov/foreclosures) to find a foreclosure prevention program near you;
- after March 4, 2013, you can still avoid foreclosure by paying the total past due amount before a foreclosure sale takes place. Depending on the terms of the loan, there may also be other ways to avoid foreclosure, such as selling your property, refinancing your loan, or voluntarily transferring ownership of the property to Aura Mortgage Advisors, LLC.

**If you do not pay the total past due amount of \$20,775.20 and any additional payments that may become due by March 4, 2013, you may be evicted from your home after a foreclosure sale. If Aura Mortgage Advisors, LLC forecloses on this property, it means Aura Mortgage Advisors, LLC or a new buyer will take over the ownership of your home.**

If you have questions, or disagree with the calculation of your past due balance, 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, § 35A.