

Specialized Loan Servicing LLC (SLS) requires the following prior to reviewing a request for a Deed-in-Lieu of Foreclosure:

1. Seller's completed hardship letter.
2. Seller's completed financial package.
3. A copy of the most recent appraisal of the property.
4. Clear title on the property or documented additional lien approvals outlining their terms.

In addition to the above, SLS may require additional information before making a decision. It is important to understand that our review will not begin until all of the items have been provided.

SLS will then order a title search, which will include all current lienholders of the subject property. If the Deed-in-Lieu of foreclosure is approved, the property must be free of any encumbrances and vacant at the time of transfer.

It is SLS' policy to review these requests within thirty days after our receipt of all the above items.

If you have any questions regarding these requirements, please contact our Customer Resolution Department toll free at 1-800-306-6059, Monday through Friday 6:00 a.m. until 9:00 p.m. MT. SLS accepts calls from relay services on behalf of hearing impaired borrowers.

Sincerely,  
Specialized Loan Servicing LLC

**SPECIALIZED LOAN SERVICING LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.**

**Bankruptcy Notice** – If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, if allowed by law and/or contract, which has not been discharged in your bankruptcy. If you have questions, please contact us at 1-800-306-6057.