

National City[®]

Mortgage

P.O. Box 1820
Dayton, OH 45401-1820

National City Mortgage
A Division of National City Bank
3232 Newmark Drive
Miamisburg, Ohio 45342
Telephone: (937) 910-1200

Mailing Address:
P.O. Box 1820
Dayton, Ohio 45401-1820

JULY 08, 2009

BRIAN E SULLIVAN
CANDICE R SULLIVAN

RE: National City Mortgage (NCM) Loan Number

Dear Customer:

As of the date of this letter, we have completed a review of your hardship assistance request (homeowner assistance package). Unfortunately, we are unable to approve or finalize your request for assistance, due to the following reason(s):

The investor has denied the modification at this time.
Please reapply as circumstances change.

Please note that normal servicing of your loan will continue, including collection and foreclosure proceedings, as well as negative credit bureau reporting, if applicable. If these proceedings were previously suspended on your loan, they have resumed.

Should your situation change, please contact our Customer Counseling Representatives for further discussion and reconsideration of a hardship assistance option. The Customer Counseling Department can be reached at 1-800-523-8654. Counselors are available Monday through Thursday, 8:00 a.m. - 11:00 p.m., Friday 8:00 a.m. - 5:00 p.m., and Saturday 8:00 a.m. - 12:00 p.m. All hours are Eastern Time.

If you have questions regarding your loan, or wish to be reconsidered for a hardship assistance option, please do not hesitate to call us. Time is of the essence.

Sincerely,

Homeowners Assistance/Customer Counseling Departments

This is an attempt to collect a debt. Any information obtained will be used for that purpose. However, if you have received a discharge in bankruptcy affecting our right to collect your loan as a personal obligation, and if the loan was not reaffirmed in the bankruptcy case, NCM will only exercise its rights against the property itself, and is not attempting to collect the discharged debt from you personally.