



July 13, 2009

Jon and Jane Borrower
1234 Main St
Anytown, ST 98765

RE: Triad Certificate Number: 999999999
Lender Name: ABC Mortgage Servicing
Insured Address: 1234 Main St Anytown, ST 98765

Dear Homeowner:

Triad Guaranty Insurance Corporation insures ABC Mortgage Servicing against default on your mortgage loan. Triad has recently been notified that your account has become delinquent. Triad has engaged Marix Servicing LLC to work out a solution that will be helpful to you.

According to the information provided by ABC Mortgage Servicing, as of the date of the information provided, the unpaid principal balance of your loan is \$100,000.00 and the amount past due is \$10,000.00. These amounts may not represent the exact amount due at the time you pay to bring the loan current or pay the loan off. Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. For further information please call us toll free at **1-866-956-2749**.

We are writing to let you know that we share your interest in helping you keep your home and maintaining your credit. Marix Servicing, on behalf of Triad, can help you make suitable arrangements to bring your mortgage current. If you have not already done so, you should contact Marix Servicing or your lender, ABC Mortgage Servicing, to discuss what difficulties you may be encountering because they may have options available to assist you. These options may include:

1. A repayment plan.
2. A modification of your current loan terms.
3. Forbearance Agreement: A repayment plan allowing reduction of payments.
4. Pre-foreclosure or Short Sale: Lender can agree to accept the proceeds of a pre-foreclosure sale in satisfaction of the loan even though the proceeds may be less than the amount owed on the mortgage.
5. Deed-in-Lieu of Foreclosure: Voluntarily deed the property to the lender in order to avoid a lengthy foreclosure.
6. Other payment assistance that may be available through Triad Guarantee Insurance Corporation.

If you would like to know more about what options you might have, we are available to assist you. **Call Marix Servicing toll free at 1-866-956-2749, Monday – Friday 8:00am-5:00pm Mountain Standard Time to find out more.**

Sincerely,

*Marix Servicing
On behalf of Triad Guaranty Insurance Corporation*

Initial Disclosure Notice - Federal

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt and any information obtained will be used for that purpose. This communication is from a debt collector.

Initial Disclosure Notice – California

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or to enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1 877-FTC-HELP or www.ftc.gov

As required by law, you are hereby notified that a negative credit report reflecting on your credit report may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligation.

Initial Disclosure Notice Colorado

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.AGO.STATE.CO.US/CADCMAIN.CFM

Initial Disclosure Notice Massachusetts

You have the right to make a written or oral request that telephone calls regarding your debit not be made to you at your place of employment. Any such oral request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the collection agency at the address listed on this letter.