

Loss Mitigation Contact List

- 1. Accredited Home Lenders Inc./Lone Star Funds V**
Parent/Subsidiary companies: Home Funds Direct, subsidiary. Accredited Home Lenders Inc. filed for bankruptcy in May 2009.
Status: Stopped Lending. The lender stopped originating loans in 2007.
Loss Mitigation Efforts:
Accredited Home Lenders borrowers should call 1-877-683-4466 for information regarding their account, <https://www.accredhome.com>.
- 2. Aegis Mortgage Corp./Cerberus Capital Management**
Parent/Subsidiary companies: Cerberus Capital Management, parent.
Status: Closed. Filed for bankruptcy in August, 2007.
Loss Mitigation Efforts: N/ A
- 3. AMC Mortgage Services see CitiFinancial/Citigroup Inc.**
- 4. American General Finance Inc./American International Group (AIG)**
Parent/Subsidiary companies: Since 2001, American General Finance has been owned by AIG. In addition, Wilmington Finance Inc. and MorEquity were both subprime lending subsidiaries of AIG.
Status: Active. Wilmington's wholesale lending operation was shut down in June 2008. American General is still lending.
Loss Mitigation Efforts:
 - American General Finance: Contact the automated customer service line, 1-800-4S7-3741 <http://www.agfinance.com>.
 - MorEquity: Contact their loan counselors at 1-800-628-9324 and have on hand their Financial Assistance Application available at: <http://www.crmortgage.net/meg/files/assistance-application.pdf>
 - Wilmington Finance: Their website, <http://www.wilmingtonfinance.com> has no contact information.
- 5. American Home Mortgage Investment Corp.**
Parent/subsidiary companies: None.
Status: Closed. Billionaire investor Wilbur Ross Jr. purchased the servicing unit of the company. Loans are now serviced by American Home Mortgage Servicing Inc.
Loss Mitigation Efforts:
 - Call AHMSI's Home Retention Team at 1-877-304-3100.
 - <https://online.ahmsi3.com>
 - Donald Kelly, 904-996-1748, Donald.Kelly@ahmsi3@oomc.com.
- 6. Ameriquest Mortgage Co./ACC Capital Holdings Corp.**
Parent/Subsidiary companies: ACC Capital Holdings (parent); Argent Mortgage Co., Town & Country Credit Corp., AMC Mortgage Services (subsidiaries of ACC).
Status: Closed. Argent and AMC were sold to Citigroup on Aug. 31, 2007.
Loss Mitigation Efforts:
 - Their semi-defunct website, <http://www.ameriquestmortgage.com> says to call 800-430-5262 if you have an existing Ameriquest loan or your loan was previously

serviced by AMC Mortgage Services. This is just a customer service line. For information about ACC Capital Holdings or Ameriquest Mortgage, call 714-347-4799. Corporate address: 1100 Town & Country Road, Ste. 1200 Orange, CA 92868.

- Since Citigroup bought Argent and AMC, see their website, <https://www.citimortgage.com> or by phone at 800-667-8424.
- Citi Residential Lending, Tess Hoo, 714-634-2474, Ext 38864, teresa.hoo@citi.com.

7. **Argent Mortgage Co.** see *CitiFinancial / Citigroup Inc.*

8. **Aurora Loan Services LLC** see *BNC Mortgage Inc. / Lehman Brothers*

9. **BancorpSouth**

Carla Hall, 662-620-3644, carla.hall@bxs.com.

10. **Bank of America** see *Countrywide Financial Corp. / Bank of America*

11. **BNC Mortgage Inc. / Lehman Brothers**

Parent/Subsidiary companies: BNC Mortgage Inc. was the primary subprime lending subsidiary of

Lehman. Others included Finance America LLC (which merged with BNC in 2005) and Aurora Loan Services LLC (acquired in 1997).

Status: Closed. Aurora is still active, however.

Loss Mitigation Efforts:

- Aurora Customers: For possible repayment help, loan modification, short sale, or deed in lieu, call 866-521-3828.
- Or, visit <https://www.myauroraloan.com/HRG/> and select a workout package in the Documents section (or just choose the general one), and fax it to: 866-517-7976. Also, you can find their 3rd party authorization form in the documents section.

Aurora Loan Services

Attn: Home Retention Group

PO Box 1706

Scottsbluff, NE 69363-1706

12. **Boshwit Brothers Mortgage Co.**

Andrew Boshwit, 901-272-0100, aboswit@comcast.net.

13. **Carrington Mortgage Services LLC.**, see *New Century Financial / Carrington*

14. **Chase Home Finance/JP Morgan Chase & Co.**

Parent/Subsidiary companies: In 2001, Chase bought Advanta Corporation's mortgage business. Chase Home Finance was the consumer lending unit of JP Morgan Chase & Co. EMC Mortgage is a wholly owned subsidiary of Chase. Washington Mutual filed for bankruptcy and was acquired by JP Morgan Chase in September 2008.

Status: Active

Loss Mitigation Efforts:

- All Wamu, EMC or Chase customers: for help including repayment plans, modification, short refinance, short sale, or deed-in-lieu of foreclosure, call 866-550-5705. Or, download the proper form at

<https://www.chase.com/chf/mortgage/keeping-your-home> and fax it to the number listed on the form. Alternate number for Chase loans is 866-243-5851 or 800-548-7912. An alternate number for EMC loans is 866-325-4316.

- EMC contacts are:

Jennifer Short, 214-626-2527, jshort2@jpmorgan.com.

Chris Leal, 214-626-2883, Chris.Leal@jpmorgan.com.

Linda Thomas, 214-626-2771, Linda.Thomas@jpmorgan.com.

15. Chevy Chase Bank/B.F. Saul Mortgage

Jeff Huston, 301-939-4057, jrhuston@chevychasebank.net.

Jana Gantt, 301-939-4054, jmgantt@chevychasebank.net.

16. Cimarron Mortgage Company

Ronnie Greenhagen, 601-889-1547, Fax 601-899-1502, ronnieg@ecimarron.com.

17. CitiFinancial/Citigroup Inc.

Parent/Subsidiary companies: Parent company Citigroup Inc. bought Argent Mortgage Co. LLC and AMC Mortgage Services in August 2007. The companies were subsidiaries of ACC Holdings, which owned Ameriquest, one of the nation's largest and most criticized subprime lenders.

Status: Active

Loss Mitigation Efforts:

- Their website, <https://www.citimortgage.com> gives a phone number of 800-667-8424 or 866-613-5636.
- CitiFinancial Mortgage
Diane Whatley, 972-657-3090, diane.whatley@citigroup.com.
- CitiMortgage
John Godinet, 301-696-5069, Fax 301-696-4473, john.j.godinet@citigroup.com,
Leann Luhn, 301-696-4267, Fax 301-696-4473, leann.luhn@citigroup.com

18. Capital One Financial Corp. *see GreenPoint Mortgage/Capital One Financial Corp.*

19. Colonial Bank

Gerald Banks, 800-222-0661, Gerald_Banks@colonialbank.com

20. Countrywide Financial Corp. / Bank of America

Parent/Subsidiary companies: Full Spectrum Lending (subprime subsidiary); Bank of America bought Countrywide in 2008.

Status: Acquired by Bank of America in 2008. The Countrywide brand is being retired.

Loss Mitigation Efforts:

- BOA's Countrywide National Homeowner Retention Program started in January 2009. Call 1-800-669-6607 with loan number, property address, bank statements and tax returns for last 2 years, recent proof of income (pay stubs), list of current expenses, brief explanation of the situation. Specialists will determine eligibility for refinancing, extending term of loan, interest rate reductions, temporarily freezing monthly mortgage payments, extending repayment schedule, decreasing principal balance on loan. Mortgage must be serviced by Countrywide and be either subprime

or pay option type mortgage originated prior to December 31, 2007. See <http://my.countrywide.com/media/HRPFactSheet.html> for more information.

Kelly May, 805-955-1111, kelly.may@bankofamerica.com.

Bobbi Hook, 214-200-2594, bobbi.hook@bankofamerica.com.

Trent Thompson, 972-498-6206, trent.thompson@bankofamerica.com.

Gentry LaFon, 972-498-6117, gentry.lafon@bankofamerica.com.

- For Bank of America customers, call 1-800-846-2222 for possible help including repayment plans up to 12 months; extensions from 1-3 months; modifications to the rate, term and monthly payment of your loan or line of credit; and debt management programs with internal or nonprofit independent agencies. Have on hand proof of income, expense worksheet, current bank statements.

Home Retention Department

475 Cross Point Pkwy. NY2-002-01-17

Getzville, NY 14068

Fax: 716.635.7255

Aimiamia Amadasu, 716-635-2804, aimiamia.amadasu@bankofamerica.com.

Richard H. Shults, 716-635-7190, richard.shults@bankofamerica.com.

21. Division State Bank *see The State Bank*

22. Encore Credit Corp. / ECC Capital Corp. / Bear Stearns Co. Inc.

Parent/Subsidiary Companies: Encore Credit Corp. was subsidiary of ECC Capital. In February 2007, ECC closed the sale of its mortgage banking business to Bear Stearns, which also owned subprime lender EMC Mortgage.

Status: Closed.

Loss Mitigation Efforts: N/A

23. EMC Mortgage *see Chase Home Finance / JP Morgan Chase & Co.*

24. EquiFirst Corp. / Regions Financial Corp. / Barclays Bank

Parent/Subsidiary companies: EquiFirst was a wholly owned subsidiary of Regions Bank until August 2007, when EquiFirst was purchased by Barclays Bank of Great Britain.

Status: Closed. EquiFirst stopped making loans in February 2009.

Loss Mitigation Efforts: N/A

25. Flagstar Bank

- 800-945-7700 Extension 9203, Fax 866-234-9845
- 5151 Corporate Drive, Mail Stop S-142-3, Troy, MI 48098
- Jerri A. Willis, 248-312-6690, Fax 888-710-8130, jerri.a.willis@flagstar.com

26. First Franklin Corp. / National City Corp. / Merrill Lynch & Co.

Parent/Subsidiary companies: Merrill Lynch acquired First Franklin Financial Corp. and affiliated lending units NationPoint and National City Home Loan Services Inc. in late 2006.

Status: Closed. In March 2008, First Franklin and NationPoint closed all wholesale and retail loan operations.

Loss Mitigation Efforts:

- Home Loan Services (First Franklin Loan Services / NationPoint Loan Services / National City Loan Services) Loss Mitigation Department: 1-800-622-5035 ext 2426.

- Or, fill out the proper form (refinance/modification or short sale/deed in lieu) available at <https://www.viewmyloan.com/bahlhls/hardshipassist.html> and fax them to 412-499-3400.
- Gary Fedoronko, 412-918-7552, gary.fedoronko@hls.ml.com.

27. First Horizon Home Loans

Leigh Ann Hammon, 214-441-7329, lhammon@firsthorizon.com.
Shantell Williams, 214-441-6013, shtaylor@firsthorizon.com.

28. First Tennessee Bank

Carol Wilkerson, 865-582-4030, cawilkerson@ftb.com.

29. Fremont Investment & Loan / Fremont General Corp.

Parent/subsidiary companies: Fremont General Corp., parent.

Status: Closed. Fremont General filed for bankruptcy in June 2008 and the following month sold the bank branches and deposits of Fremont Investment & Loan to CapitalSource Inc.

Loss Mitigation Efforts: N/A

30. GMAC LLC/Cerberus Capital Management

Parent/Subsidiary companies: GMAC majority owned by an investor group, led by Cerberus Capital Management and the remainder is held by General Motors. GMAC has several lending subsidiaries including GMAC-RFC Holding Co. LLC, Residential Funding Co. LLC, and Homecomings Financial LLC.

Status: Active

Loss Mitigation Efforts:

- Call 1-866-899-5308, or complete their financial analysis form available at http://www.gmacmortgage.com/pdfs/Financial_Analysis.pdf and fax it to 866-709-4744.
- Loss Mitigation
2711 North Haskell Ave. Ste. 900
Dallas, TX 75204

Bankruptcy Loss Mitigation, 800-482-2530

New Referrals, www.gmacmortgage.com

Escalated Matters, BK-LM Escalated@gmacm.com

Peggy Slattery, 214-874-6996, peggy.slattery@gmacrescap.com.

Shalini Parker, 214-874-6125, shalini.parker@gmacrescap.com.

31. GreenPoint Mortgage Funding Inc. / Capital One Financial Corp.

Parent/Subsidiary companies: Capital One bought GreenPoint parent company North Fork Bancorp in December 2006.

Status: Closed. Capital One shut down GreenPoint in the third quarter of 2007.

Loss Mitigation Efforts:

- GreenPoint customers call 1-800-784-5566, <http://www.greenpointmortgage.com>
- Capital One Customer Service: 1-888-497-6278 or mail correspondence to Chevy Chase Mortgage, 7501 Wisconsin Ave. West Tower; 6th floor, Bethesda, MD 20814.

32. Home Loan Services *see First Franklin Corp. / National City Corp. / Merrill Lynch & Co.*

33. HSBC Finance Corp. / HSBC Holdings

Parent/Subsidiary companies: HSBC Holdings is a British banking giant with numerous global subsidiaries including HSBC North America Holdings Inc. and the subsidiary HSBC Finance Corp. in the United States. HSBC has operated several mortgage subsidiaries including Decision One Mortgage Co. LLC, Beneficial and HFC.

Status: Stopped Lending. In March 2009, HSBC Finance Corp. discontinued loan origination of all products by its consumer lending business.

Loss Mitigation Efforts:

- For loan modification, repayment plan, restructure, reinstatement, short sale or deed-in-lieu, call 1-800-395-3489. Have on hand: most recent full 30 day bank statement, most recent paystub (incl. unemployment/disability/SSI), proof of child support/alimony, copy of lease agreement if renting, copy of listing agreement if property is listed for sale.

- HSBC Mortgage Services

Attn: Hardship Dept.
636 Grand Regency Blvd
Brandon, FL 33510

Fax: 1-866-392-9693

www.hsbcmortgageservices.com/home

Jerome Taylor, 716-651-5176, Fax 732-613-6336, jerome.t.taylor@us.hsbc.com.

Denise Dickman, 716-651-6879, Fax 732-352-7519, denise.dickman@us.hsbc.com.

Frank Giuseppetti, 716-651-7519, Fax 732-352-7519, frank.giuseppetti@us.hsbc.com

34. IndyMac Bancorp, Inc.

Parent/Subsidiary companies: Originally affiliated with Countrywide (until 1997), IndyMac Bank was the principal subsidiary of IndyMac Bancorp, Inc.

Status: Seized and Sold. After the FDIC's 2008 seizure of IndyMac, it operated as IndyMac Federal Bank under FDIC supervision. OneWest Bank Group, a newly formed thrift, purchased IndyMac in March, 2009.

Loss Mitigation Efforts:

- Go to <http://www.imb.com/singlecontent.aspx?id=1372> and download their financial packet, which requires proof of income, etc. Fax the packet to IndyMac Mortgage Services, 1-866-4357643.
- Customer Service: 1-800-781-7399
- IndyMac Mortgage Services
901 East 104th Street Ste. 400C
Kansas City, MO 64131

35. Litton Loan Servicing

Randy Reynolds, 713-966-8985, rreynolds@litton.c-bass.com

John Crandall, 713-561-8211, Fax 713-793-4304, John.Crandall@littonloan.com

Prommis Solutions Loans, Brad Norwood, 770-643-7288, Fax 866-480-4949,

Bradley.Norwood@prommis.com

36. Long Beach Mortgage Co. *see Washington Mutual / Long Beach Mortgage Co.*

37. **Magna Bank (1st Trust Bank for Savings)**
Robin Terry, 901-309-7999 Ext. 4413, robin.terry@magnabank.com.
38. **MB Financial Bank**
Nanette Makarzyk, 847-653-2840, Fax 847-653-0099, Nmakarzyk@mbfinancial.com.
39. **M&T Bank**
Judith Palmer, 716-635-4008, Fax 716-635-4070, JPalmer@mandtbank.com.
40. **Merrill Lynch & Co.** *see First Franklin Corp. / National City Corp. / Merrill Lynch & Co.*
41. **MorEquity** *see American General Finance / American International*
42. **Nationstar Mortgage**
- Matthew West, Assistant Vice President, James Wright, and Darla Duncan may all be reached at 877-782-7612 Fax 972-315-7759, and Bankruptcy.Department@Nationstar.com.
43. **National City Corp.** *see First Franklin Corp / National City Corp / Merrill Lynch & Co.*
44. **National City Mortgage**
Paul Leibold, 800-367-9305 Ext. 53211
45. **NationPoint Loan Services** *see First Franklin Corp. / National City Corp. / Merrill Lynch & Co.*
46. **New Century Financial Corp. / Carrington Capital Management, LLC**
Parent/Subsidiary companies: None.
Status: Closed, as filed for bankruptcy protection on April 2, 2007. New Century's mortgage billing and collections unit was sold to Carrington Capital Management, LLC.
Loss Mitigation Efforts:
- For information relating to Carrington Mortgage Services, LLC loans: call 1-800-651-4567 or visit the website: <https://myloan.carringtonms.com>
47. **NovaStar Financial Inc.**
2. Parent/Subsidiary companies: none.
 3. Status: Stopped Lending. NovaStar stopped making mortgage loans in 2007.
 - Loss Mitigation Efforts: *N/A*
4. **33. OCWEN**
- 888-554-6599, Fax 407-737-5199
 - <https://www.ocwencustomers.com/openFCLSPreventionPlan.action>
 - Cindy White, 404-737-5544, cindy.white@ocwen.com
48. **One West Bank Group** *see IndyMac Bancorp, Inc.*

49. Option One Mortgage Corp. / H&R Block Inc.

Parent/Subsidiary companies: Option One was a subsidiary of tax preparation firm H&R Block. It was sold to American Home Mortgage Servicing Inc.

Status: *Closed*. Option One stopped originating loans in December 2007.

Loss Mitigation Efforts:

- For information, contact American Home Mortgage Servicing Inc.'s Home Retention Team, 1-877-304-3100.
- <https://online.ahmsi3.com>

50. PHH Mortgage Corporation

800-750-2518, MBSLMReferrals@mortgagefamily.com

51. Real Time Resolutions

Angela Jump, 877-469-7325, Ext. 6376, Direct, 214-599-6376, Fax, 214-599-6388,

Angela_Jump@rtresolutions.com

52. ResMAE Mortgage Corp. / Citadel Investment Group

Parent/Subsidiary companies: ResMAE Mortgage Corp. was a subsidiary of ResMAE Financial Corp. Its financial partner was TH Lee Putnam Ventures, a private equity firm connected to Thomas H. Lee Partners and Putnam Investments. In March 2007, ResMAE agreed to be sold to Citadel Investment Group.

Status: *Closed*. The company stopped funding new loans in November 2007.

Loss Mitigation Efforts:

- For possible loan modification, refinance, short sale, or deed-in-lieu, 866-504-5604.
- <https://www.resmaemortgage.com>

53. Resurgent Capital Services

General Inquiries

Jessica Gullick, 864-248-8664, jgullick@resurgent.com.

Escalated Issues

Sherrie Emerson, 800-365-7107 Ext. 8615, semerson@resurgent.com.

Karen Gearhart, 800-365-7107, Ext. 8355, kgearhart@resurgent.com.

Michael Keaton, 800-365-7107 Ext. 8756, mkeaton@resurgent.com.

54. Saxon Mortgage Services

- Bankruptcy Trustee Line 888-467-9033
- Bankruptcy Customer Service 888-325-3502
- www.saxononline.com

55. Select Portfolio Servicing

- BK Loss Mitigation, 800-258-8602
- JoAnn Goldman, 801-594-6338, joann.goldman@spsservicing.com

56. SunTrust Mortgage

Ann Oley, 804-291-0843, ann.oley@suntrust.com

57. The State Bank

Lori Barton, 810-714-3940, lorib@thestatebank.com

58. Wachovia Corp.

Parent/Subsidiary companies: Wachovia is now owned by Wells Fargo & Co.

Status: Sold. Wells Fargo & Co bought Wachovia in December 2008.

Loss Mitigation Efforts:

<https://www.wachovia.com>

59. Washington Mutual/Long Beach Mortgage Co.

Parent/Subsidiary companies: Long Beach Mortgage Co. became part of Washington Mutual in 1999. Washington Mutual filed for bankruptcy and was acquired by JP Morgan Chase in September 2005.

Status: The Washington Mutual brand is being phased out.

Loss Mitigation Efforts:

- All Washington Mutual, EMC or Chase customers: for help including repayment plans, modification, short refinance, short sale, or deed-in-lieu of foreclosure, call 1-866-550-5705. Or, download the proper form at <https://www.chase.com/chflmortgage/keeping-your-home> and fax it to the number listed on the form. Alternate number, 866-700-0043, Extension 3860806.
- bkriskmitigation@wamu.net
David Whitman, 904-886-6113
Julie A. Mathis, 904-886-1305
Chrissy Lopez, 904-886-1313

60. Wells Fargo Financial / Wells Fargo & Co.

Parent/subsidiary companies: Wells Fargo Financial, Inc. of Des Moines, Iowa is the subprime lending division of Wells Fargo & Co.

Status: Active.

Loss Mitigation Efforts:

- For help including a repayment plan, loan modification, short sale or deed in lieu of foreclosure, call 1-800-678-7986 and have on hand: a brief explanation of hardship, detailed list of expenses; proof of household income. Or, visit <https://www.wellsfargo.com/mortgage/account/altrepayment> to fill out the online form.
- Pam Gross, 515-331-9130, 866-533-2108, Pam.Gross@wellsfargo.com.

61. Wells Fargo Home Mortgage

Kimber Dehning, 800-274-7025, LossMitactiveBnk@wellsfargo.com

62. WMC Mortgage Corp./General Electric Co.

Parent/Subsidiary companies: GE Money Bank, part of General Electric Co., was the parent company.

Status: Closed.

Loss Mitigation Efforts: N/ A

63. Wilmington Finance *see American General Finance / American International Group*

64. Wilshire Credit Corporation

Jodi Seits, 503-223-5600, jodi.seits@wcc.ml.com

Tricia Patterson, 503-223-5600, tricia.patterson@wcc.ml.com