

OPTIONS FOR CERTAIN BORROWERS PURSUANT TO CIVIL CODE § 2923.5

Roza Real Estate Loans, Inc. (“RREL”) only extends loans for business purposes and does not make loans secured by a borrower’s principal residence. However, in accordance with Civil Code § 2923.5, for all loans extended between January 1, 2003 and December 31, 2007 that are secured by residential real property and are for owner occupied residences, the following notice is being provided:

If you are unable to afford your mortgage payments and are facing foreclosure of your home, there may be options available to you to avoid foreclosure. Call RREL today to discuss the following options that *may* be available to you:

- 1) Forbearance agreement;
- 2) Loan modification
- 3) Deed in Lieu of foreclosure;
- 4) Refinance.

STEPS TO TAKE FOR RREL TO CONSIDER YOUR REQUEST FOR ALTERNATIVES TO FORECLOSURE:

First Step: Gather Documents

What documents do I need before contacting RREL?

Before calling RREL to discuss the options that may be available to you in order to avoid foreclosure, you should collect and be prepared to present to a representative of RREL the following documents (providing as many of the following documents as possible will expedite RREL’s response):

- 1) Income verification (i.e., most recent paystub; benefit statements from social security, disability, unemployment, retirement, or public assistance; tax returns for self-employed borrowers);
- 2) A statement regarding the reasons for your inability to pay your mortgage (i.e., loss of job or other financial hardship);
- 3) Evidence of the payment status of any senior lien holders on the property (if applicable);
- 4) Evidence of current insurance on the property securing your loan;
- 5) Evidence of the payment status of the taxes on the property securing your loan;
- 6) Any recent valuations of the property securing your loan if available (i.e., recent appraisal or current listing agreements for sale of the property).

Next Step: Call Us

Call us toll free today at **(800) 228-1723** and have your documents ready to present to a RREL representative. RREL will work with you to discuss your financial situation and explore options that may be available to you in order to avoid foreclosure of your home.

AVAILABILITY OF HUD COUNSELING

Please note: The United States Department of Housing and Urban Development (“HUD”) has designated HUD-certified counseling agencies that may be able to assist you. To find a HUD-certified housing counseling agency near you, call HUD’s toll-free number (800)569-4287 or TTY/TDD (800) 877-8339.

This notice is provided in accordance with California Civ. Code. §2923.5(g)(5) and only applies to certain loans that are covered under Civil Code § 2923.5. Please be advised that even if your loan is covered under Civil Code § 2923.5, RREL reserves the right to accept or deny any request for foreclosure avoidance in its sole and absolute discretion. The approval of RREL of any option to avoid foreclosure is on a case-by-case basis and merely calling RREL to discuss possible alternatives to foreclosure does not guarantee that you will be approved.