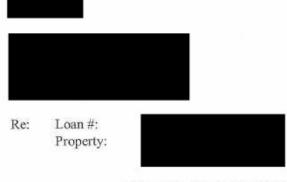


P.O. Box 8619 Philadelphia, PA 19101-8619 Telephone (877) 768-3759 Fax (866) 926-5498 www.selenefinance.com

Hours of Operation (CT) Monday - Thursday: 8 a.m. - 9 p.m. Friday: 8 a.m. - 5 p.m.



NOTICE OF DEFAULT AND INTENT TO ACCELERATE

Dear Mortgagor(s):

Selene Finance LP ("Selene"), the servicer of your mortgage loan, and in accordance with the Security Instrument and applicable state laws, provides you with formal notice of the following:

The mortgage loan associated with the Security Instrument is in default for failure to pay the amounts that

To cure this default, you must pay all amounts due under the terms of your Note and Security Instrument. As of your loan is due for and the total amount necessary to cure your default is which consists of the following:

Next Payment Due Date:

Total Monthly Payments Due: Late Charges: Uncollected NSF Fees: Other Fees: Corporate Advance Balance: Unapplied Balance:

TOTAL YOU MUST PAY TO CURE DEFAULT:

As of _____ and the total debt you owe is

The total amount you must pay to cure the default stated above must be received by Failure to cure the default on or before the date specified may result in acceleration of the sums secured by the Security Instrument, sale of the property and/or foreclosure by judicial proceeding and sale of the property.