



Date: 09/28/2010

Arturo Betancourt
 3713 Colleen Meadows Circle
 Houston, TX 77080

Loan Number: 39112792

Re: Credit History Letter Request

Thank you for your inquiry regarding the credit history on your loan. The information below represents the most recent 12 months of reporting that was provided to the 4 major credit bureaus.

<u>Month</u>	<u>Account Status</u>
August 2010	3 payments delinquent
July 2010	2 payments delinquent
June 2010	Current
May 2010	1 payment delinquent
April 2010	Current
March 2010	Current
February 2010	Current
January 2010	Current
December 2009	Current
November 2009	Current
October 2009	Current
September 2009	Current

If you have been notified that your credit report shows anything different that what is seen above, please contact the credit bureaus directly at:

TransUnion P.O. Box 1000 Chester, PA 19022 www.transunion.com	Experian P.O. Box 2104 Allen, TX 75013 www.experian.com	Equifax Credit Information Services, Inc P.O. Box 740241 Atlanta, GA 30374 www.equifax.com	Innovis Consumer Assistance P.O. Box 1358 Columbus, OH 43216-1358
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Yours truly,

Customer Relations Department
 Ocwen Loan Servicing