



Ocwen Loan Servicing, LLC
P.O. Box 24737
West Palm Beach, Florida 33416-4737
(Do not send correspondence or payments to the above address)

WWW.OCWEN.COM

EXHIBIT B

Hardship Explanation Letter

Borrower Name: _____
Property Address: _____
Loan Number: _____

Please explain hardship situation or reason for request:

Should Ocwen agree to accept a short sale or discount payoff, you may be expected to repay the remaining balance due on your account (difference between the total debt owed and the agreed discount payoff amount). Please explain your intentions to repay this remaining balance and check the appropriate boxes below:

- I/We are willing to sign an unsecured note for the remaining delinquency balance not paid through the short sale proceeds.
- I/We acknowledge that we will not be receiving any sale proceeds from the sale of the subject property.

Borrower Signature

Social Security Number

Printed Name

Date

Borrower Signature

Social Security Number

Printed Name

Date

Please fax this information to the Home Retention Department at (407) 737-5071.