

To: Ocwen

1/22/16

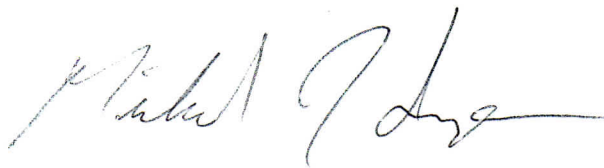
Re: Loan Number 0039707898

Property Address:

26121 Royalton Rd.

Columbia Station, Ohio 44028

I, Michael Incze, suffered a hardship from 2012 to 2014 due to lack of work. I am no longer self-employed, due to lack of work. I'm now receiving a minimal pay check and trying to recover from my hardship.

A handwritten signature in black ink, appearing to read "Michael Incze". The signature is written in a cursive style with a long horizontal stroke at the end.