

Michael and Celeste Bishop
8607 Carlsbad Lane
Lansing, MI 48917

February 6, 2013

Re: Mortgage 0407175454

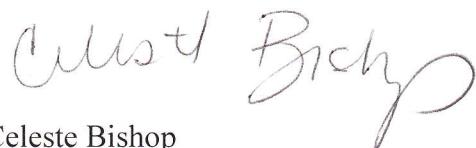
To Whom It May Concern:

I am writing about our situation with regards to our mortgage. In June 2012, both my wife and I were laid off from our jobs at the Labor Law Poster Service. We both collected unemployment but the funds received were barely enough to pay for our basic living needs. We filed for assistance through Step Forward Michigan, which was approved, but not until August 2012. Consequently, our payments have been applied to previous months and are currently 2 months behind. We unfortunately do not have the means to make up this deficit owed. I am hoping there may a solution available that will help us to get caught up on our payments. We have been back to work since September 2012 but returned with reduced hours. With the money coming in, it has been very difficult even just paying the monthly minimums due. We have been getting frequent calls from the collection department resulting with them just noting the account of our inability to make additional payments. Our intentions would be to keep the property. However, I am unsure if things continue to progress the way they have, we may have to consider different solutions. I appreciate any and all assistance regarding this matter. Please do not hesitate to contact me with any questions and/or needs you may have. Thank you in advance.

Sincerely,



Michael Bishop



Celeste Bishop