

Bank Contact List

1. Accredited Home Lenders Inc./Lone Star Funds V

Parent/Subsidiary companies: Home Funds Direct, subsidiary. Accredited Home Lenders Inc. filed for bankruptcy in May 2009.

Status: Stopped Lending. The lender stopped originating loans in 2007.

Loss Mitigation Efforts:

- Accredited Home Lenders borrowers should call 1-877-683-4466 for information regarding their account.
- Website: <http://www.accredhome.com>

2. Aegis Mortgage Corp./Cerberus Capital Management

Parent/Subsidiary companies: Cerberus Capital Management, parent.

Status: Closed. Filed for bankruptcy in August 2007.

Loss Mitigation Efforts: N/A

3. AMC Mortgage Services *see CitiFinancial/Citigroup Inc.*

4. American General Finance Inc./American International Group (AIG)

Parent/Subsidiary companies: Since 2001, American General Finance has been owned by AIG. In addition, Wilmington Finance Inc. and MorEquity were both subprime lending subsidiaries of AIG.

Status: Active. Wilmington's wholesale lending operation was shut down in June 2008. American General is still lending.

Loss Mitigation Efforts:

- American General Finance: Contact the automated customer service line, 1-800-457-3741. Website: <http://www.agfinance.com>
- MorEquity: Contact their loan counselors at 1-800-628-9324 and have on hand their Financial Assistance Application available at: <http://www.crmortgage.net/meq/files/assistance-application.pdf>.
- Wilimington Finance: Their website, <http://www.wilmingtonfinance.com>, has no contact information.

5. American Home Mortgage Investment Corp.

Parent/subsidiary companies: None.

Status: Closed. Billionaire investor Wilbur Ross Jr. purchased the servicing unit of the company. Loans are now serviced by American Home Mortgage Servicing Inc.

Loss Mitigation Efforts:

- Call AHMSI's Home Retention Team at 1-877-304-3100.
- Website: <https://online.ahmsi3.com>

6. Ameriquest Mortgage Co./ACC Capital Holdings Corp.

Parent/Subsidiary companies: ACC Capital Holdings (parent); Argent Mortgage Co., Town & Country Credit Corp., AMC Mortgage Services (subsidiaries of ACC).

Status: Closed. Argent and AMC were sold to Citigroup on Aug. 31, 2007.

Loss Mitigation Efforts:

- Their semi-defunct website, <http://www.ameriquestmortgage.com>, says to call 1.800.430.5262 if you have an existing Ameriquest loan or your loan was previously serviced by AMC Mortgage Services. I think this is just a customer service line. For information about ACC Capital Holdings or Ameriquest Mortgage, call 714.347.4799. Corporate address: 1100 Town & Country Road Ste. 1200 Orange, CA 92868.
- Otherwise, since Citigroup bought Argent and AMC, see their website, <http://www.citimortgage.com>, which gives vague assurances about working with customers and a phone number: 1-800-667-8424.

7. Argent Mortgage Co. *see CitiFinancial/Citigroup Inc.*

8. Aurora Loan Services LLC *see BNC Mortgage Inc./Lehman Brothers*

9. Bank of America *see Countrywide Financial Corp./Bank of America*

10. BNC Mortgage Inc./Lehman Brothers

Parent/Subsidiary companies: BNC Mortgage Inc. was the primary subprime lending subsidiary of Lehman. Others included Finance America LLC (which merged with BNC in 2005) and Aurora Loan Services LLC (acquired in 1997).

Status: Closed. Aurora is still active, however.

Loss Mitigation Efforts:

- Aurora Customers: For possible repayment help, loan modification, short sale, or deed-in-lieu, call 1-866-521-3828.
- Or, visit <https://www.myauroraloan.com/HRG/> and select a workout package in the Documents section (or just choose the general one), and fax it to: 1-866-517-7976. Also, you can find their 3rd party authorization form in the documents section.
- Aurora Loan Services
Attn: Home Retention Group
PO Box 1706
Scottsbluff, NE 69363-1706

11. Carrington Mortgage Services LLC. *see New Century Financial/Carrington*

12. Chase Home Finance/JP Morgan Chase & Co.

Parent/Subsidiary companies: In 2001, Chase bought Advanta Corp.'s mortgage business. Chase Home Finance was the consumer lending unit of JP Morgan Chase & Co. EMC Mortgage is a wholly-owned subsidiary of Chase. Washington Mutual filed for bankruptcy and was acquired by JP Morgan Chase in September 2008.

Status: Active

Loss Mitigation Efforts:

- All Wamu, EMC or Chase customers: for help including repayment plans, modification, short refinance, short sale, or deed-in-lieu of foreclosure, call 1-866-550-5705. Or, download the

proper form at <https://www.chase.com/chf/mortgage/keeping-your-home> and fax it to the number listed on the form.

13. CitiFinancial/Citigroup Inc.

Parent/Subsidiary companies: Parent company Citigroup Inc. bought Argent Mortgage Co. LLC and AMC Mortgage Services in August 2007. The companies were subsidiaries of ACC Holdings, which owned Ameriquest, one of the nation's largest and most criticized subprime lenders.

Status: Active

Loss Mitigation Efforts:

- Their website, <http://www.citimortgage.com>, gives vague assurances about working with customers and a phone number: 1-800-667-8424.

14. Capital One Financial Corp. *see GreenPoint Mortgage/Capital One Financial Corp.*

15. Countrywide Financial Corp./Bank of America

Parent/Subsidiary companies: Full Spectrum Lending (subprime subsidiary); Bank of America bought Countrywide in 2008

Status: Acquired by Bank of America in 2008. The Countrywide brand is being retired.

Loss Mitigation Efforts:

- BOA's Countrywide National Homeowner Retention Program started in January 2009. Call 1-800-669-6607 with loan number, property address, bank statements and tax returns for last 2 months, recent proof of income (pay stubs), list of current expenses, brief explanation of situation. Their "specialists" will determine eligibility for refinancing, extending term of loan, interest rate reductions, temporarily freezing monthly mortgage payments, extending repayment schedule, decreasing principal balance on loan. Mortgage must be serviced by Countrywide and be either subprime or pay option type mortgage originated prior to December 31, 2007. See <http://my.countrywide.com/media/HRPFactSheet.html> for more information.
- For Bank of America customers, call 1-800-846-2222 for possible help including repayment plans up to 12 months; extensions from 1-3 months; modifications to the rate, term and monthly payment of your loan or line of credit; and debt management programs with internal or nonprofit independent agencies. Have on hand proof of income, expense worksheet, current bank statements.
 - Home Retention Department
475 Cross Point Pkwy. NY2-002-01-17
Getzville, NY 14068
Fax: 716.635.7255
- For BOA Consumer Credit Card and Personal Line of Credit help: 1.888.800.5160
- Websites: <http://www.bankofamerica.com>, <http://my.countrywide.com>

16. Encore Credit Corp./ECC Capital Corp./Bear Stearns Co. Inc.

Parent/Subsidiary Companies: Encore Credit Corp. was subsidiary of ECC Capital. In February 2007, ECC closed the sale of its mortgage banking business to Bear Stearns, which also owned subprime lender EMC Mortgage.

Status: Closed.

Loss Mitigation Efforts: N/A

17. EMC Mortgage *see Chase Home Finance/JP Morgan Chase & Co.*

18. EquiFirst Corp./Regions Financial Corp./Barclays Bank plc

Parent/Subsidiary companies: EquiFirst was a wholly owned subsidiary of Regions Bank until August 2007, when EquiFirst was purchased by Barclays Bank of Great Britain.

Status: Closed. EquiFirst stopped making loans in February 2009.

Loss Mitigation Efforts: N/A

19. First Franklin Corp./National City Corp./Merrill Lynch & Co.

Parent/Subsidiary companies: Merrill Lynch acquired First Franklin Financial Corp. and affiliated lending units NationPoint and National City Home Loan Services Inc. in late 2006.

Status: Closed. In March 2008, First Franklin and NationPoint closed all wholesale and retail loan operations.

Loss Mitigation Efforts:

- Home Loan Services (First Franklin Loan Services/NationPoint Loan Services/National City Loan Services) Loss Mitigation Department: 1-800-622-5035 ext. 2426.
- Or, fill out the proper form (refinance/modification or short sale/deed in lieu) available at <https://www.viewmyloan.com/bahlhls/hardshipassist.html> and fax them to 1-412-499-3400 (dedicated fax line).

20. Fremont Investment & Loan/Fremont General Corp.

Parent/subsidiary companies: Fremont General Corp., parent.

Status: Closed. Fremont General filed for bankruptcy in June 2008 and the following month sold the bank branches and deposits of Fremont Investment & Loan to CapitalSource Inc.

Loss Mitigation Efforts: N/A

21. GMAC LLC/Cerberus Capital Management

Parent/Subsidiary companies: GMAC is 51% owned by an investor group led by Cerberus Capital Management, with the rest held by General Motors. GMAC has several lending subsidiaries including GMAC-RFC Holding Co. LLC, Residential Funding Co. LLC, and Homecoming Financial LLC.

Status: Active

Loss Mitigation Efforts:

- Call 1-866-899-5308, or complete their financial analysis form (available at http://www.gmacmortgage.com/pdfs/Financial_Analysis.pdf) and fax it to 1-866-709-4744
- Loss Mitigation
2711 North Haskell Ave. Ste. 900
Dallas, TX 75204

22. GreenPoint Mortgage Funding Inc./Capital One Financial Corp.

Parent/Subsidiary companies: Capital One bought GreenPoint parent company North Fork Bancorp in December 2006.

Status: Closed. Capital One shut down GreenPoint in the third quarter of 2007.

Loss Mitigation Efforts:

- GreenPoint customers call 1-800-784-5566; website: <http://www.greenpointmortgage.com>
- Capital One Customer Service: 1-888-497-6278 or mail correspondence to Chevy Chase Mortgage, 7501 Wisconsin Ave. West Tower; 6th floor, Bethesda, MD 20814

23. Home Loan Services *see First Franklin Corp./National City Corp./Merrill Lynch & Co.*

24. HSBC Finance Corp./HSBC Holdings PLC

Parent/Subsidiary companies: HSBC Holdings plc is a British banking giant with numerous global subsidiaries including HSBC North America Holdings Inc. and its subsidiary HSBC Finance Corp. in the United States. HSBC has operated several mortgage subsidiaries including Decision One Mortgage Co. LLC, Beneficial and HFC.

Status: Stopped Lending. In March 2009, HSBC Finance Corp. discontinued loan origination of all products by its consumer lending business.

Loss Mitigation Efforts:

- For loan modification, repayment plan, restructure, reinstatement, short sale or deed-in-lieu, call 1-800-395-3489. Have on hand: most recent full 30 day bank statement, most recent pay stub (incl. unemployment/disability/SSI), proof of child support/alimony, copy of lease agreement if renting, copy of listing agreement if property is listed for sale.
- HSBC Mortgage Services
Attn: Hardship Dept.
636 Grand Regency Blvd
Brandon, FL 33510
Fax: 1-866-392-9693
- <https://www.hsbcmortgageservices.com/home>

25. IndyMac Bancorp, Inc.

Parent/Subsidiary companies: Originally affiliated with Countrywide (until 1997), IndyMac Bank was the principal subsidiary of IndyMac Bancorp, Inc.

Status: Seized and Sold. After the FDIC's 2008 seizure of IndyMac, it operated as IndyMac Federal Bank under FDIC supervision. OneWest Bank Group, a newly formed thrift, purchased IndyMac in March 2009.

26. Loss Mitigation Efforts:

- Go to <http://www.imb.com/singlecontent.aspx?id=1372> and download their financial packet, which requires proof of income, etc. Fax the packet to IndyMac Mortgage Services, 1-866-435-7643.
- Customer Service: 1-800-781-7399
- IndyMac Mortgage Services
901 East 104th Street Ste. 400C
Kansas City, MO 64131

27. Long Beach Mortgage Co. *see Washington Mutual/Long Beach Mortgage Co.*

28. Merrill Lynch & Co. *see First Franklin Corp./National City Corp./Merrill Lynch & Co.*

29. MorEquity *see American General Finance/American International*

30. National City Corp. *see First Franklin Corp./National City Corp./Merrill Lynch & Co.*

31. NationPoint Loan Services *see First Franklin Corp./National City Corp./Merrill Lynch & Co.*

32. New Century Financial Corp./Carrington Capital Management, LLC

Parent/Subsidiary companies: None.

Status: Closed. Filed for bankruptcy protection on April 2, 2007. New Century's mortgage billing and collections unit was sold to Carrington Capital Management, LLC.

Loss Mitigation Efforts:

- For information relating to Carrington Mortgage Services, LLC loans: call 1-800-651-4567 or visit the website: <http://myloan.carringtonms.com>

33. NovaStar Financial Inc.

Parent/Subsidiary companies: none.

Status: Stopped Lending. NovaStar stopped making mortgage loans in 2007.

Loss Mitigation Efforts: N/A

34. One West Bank Group *see IndyMac Bancorp, Inc.*

35. Option One Mortgage Corp./H&R Block Inc.

Parent/Subsidiary companies: Option One was a subsidiary of tax preparation firm H&R Block. It was sold to American Home Mortgage Servicing Inc.

Status: Closed. Option One stopped originating loans in December 2007.

Loss Mitigation Efforts:

- For information, contact American Home Mortgage Servicing Inc.'s Home Retention Team, 1-877-304-3100.
- Website: <https://online.ahmsi3.com>

36. ResMAE Mortgage Corp./Citadel Investment Group

Parent/Subsidiary companies: ResMAE Mortgage Corp. was a subsidiary of ResMAE Financial Corp. Its financial partner was TH Lee Putnam Ventures, a private equity firm connected to Thomas H. Lee Partners and Putnam Investments. In March 2007, ResMAE said it agreed to be sold to Citadel Investment Group.

Status: Closed. The company stopped funding new loans in November 2007.

Loss Mitigation Efforts:

- For possible loan modification, refinance, short sale, or deed-in-lieu, contact 1-866-504-5604.
- Website: <https://www.resmaemortgage.com>

37. Wachovia Corp.

Parent/Subsidiary companies: Wachovia is now owned by Wells Fargo & Co.

Status: Sold. Wells Fargo & Co bought Wachovia in December 2008.

Loss Mitigation Efforts:

- There are three separate customer service phone numbers, depending on the address shown on the loan statement coupon. If the address is Roanoke, VA: 1-800-829-2474. If the address is Charlotte, NC: 1-866-642-9405. If the address is City of Industry, CA/Atlanta, GA/San Antonio, TX
- Website: <https://www.wachovia.com>

38. Washington Mutual/Long Beach Mortgage Co.

Parent/Subsidiary companies: Long Beach Mortgage Co. became part of Washington Mutual in 1999. Washington Mutual filed for bankruptcy and was acquired by JP Morgan Chase in September 2008.

Status: The Washington Mutual brand is being phased out.

Loss Mitigation Efforts:

- All Washington Mutual, EMC or Chase customers: for help including repayment plans, modification, short refinance, short sale, or deed-in-lieu of foreclosure, call 1-866-550-5705. Or, download the proper form at <https://www.chase.com/chf/mortgage/keeping-your-home> and fax it to the number listed on the form.

39. Wells Fargo Financial/Wells Fargo & Co.

Parent/subsidiary companies: Wells Fargo Financial, Inc. of Des Moines, Iowa is the subprime lending division of Wells Fargo & Co.

Status: Active.

Loss Mitigation Efforts:

- For help including a repayment plan, loan modification, short sale or deed in lieu of foreclosure, call 1-800-678-7986 and have on hand: a brief explanation of hardship, detailed list of expenses, proof of household income. Or, visit <https://www.wellsfargo.com/mortgage/account/altrepayment> to fill out the online form.

40. Wilmington Finance *see American General Finance/American International Group*

41. WMC Mortgage Corp./General Electric Co.

Parent/Subsidiary companies: GE Money Bank, part of General Electric Co., was the parent company.

Status: Closed.

Loss Mitigation Efforts: N/A