

Subject: Home Equity Conversion Mortgage (HECM) - Deed-in-Lieu of Foreclosure  
FHA Case #:  
Property Address:

Dear

Please note that NOVAD Management Consulting LLC as a contractor for the U.S. Department of Housing and Urban Development (HUD), is currently servicing your Home Equity Conversion Mortgage (HECM) account.

Enclosed please find a list of items required by HUD to consider a request to accept a Deed-In-Lieu of foreclosure for the property listed above:

- Death Certificate (if applicable)
- Documentation the Estate has been probated (if applicable)
- Copy of the Power of Attorney (POA) papers (if applicable), and
- Written request for the Deed-in-Lieu of Foreclosure

The information requested above is also required for all co-borrowers that are responsible for the loan. Please return the requested information to the address below no later than thirty (30) days from the date of this letter in order to prevent the initiation of a foreclosure action:

**NOVAD Management Consulting LLC**  
**Attn: First Mortgage Servicing Department**  
**2401 NW 23rd Street, Suite 1A1**  
**Oklahoma City, OK 73107**

Upon receipt of the above information, an attorney will be assigned to prepare the necessary documents, at which point you will be contacted. The property will need to be vacated and the keys surrendered on the day the Deed-in-Lieu is signed. A property inspection will be performed the following day in order to confirm vacancy before the Deed-in-Lieu is officially accepted.

If you would like to discuss this matter, please call the First Mortgage Servicing Department at (877) 622-8525, Monday through Friday, between 7:00 a.m. to 7:00 p.m. Central Standard Time.

Sincerely,

First Mortgage Servicing Department

**NOVAD Management Consulting LLC as Contractor for The Department of Housing and Urban Development is a debt collector and is attempting to collect on a debt. Any information obtained shall be used for that purpose.**

Loan Key: