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**HUD EMERGENCY HOMEOWNERS' LOAN PROGRAM -  
EMERGENCY ASSISTANCE TERMINATION LETTER**

CERTIFIED MAIL

[Date]

[Name]

[Address]

[City/State/Zip]

Dear EHLP Borrower:

Effective immediately, you are hereby notified that your Emergency Homeowners' Loan Program (EHLP) emergency assistance payments have been terminated because:

**You properly reported to HUD that the combined current income of all persons named on your first lien mortgage loan documents increased to an amount greater than eighty-five (85%) of your combined adjusted gross income prior to your becoming unemployed or underemployed.**

The principal outstanding balance of your EHLP loan is [AUTO GEN total amount of EHLP assistance disbursed (should match BNY schedule to be attached to the Note)]. You are obligated to repay this amount to HUD in accordance with the terms and conditions of the Emergency Homeowners' Loan Program Note and Security Instrument dated [Insert date (mm/dd/yyyy) loan document execution].

No regular monthly payments are due on your EHLP loan at this time. Additionally, you may be eligible for transition assistance. You are currently eligible to receive the benefit of the five (5) year principal reduction period, resulting in the decline of your outstanding EHLP loan balance by 20% each year beginning 12 months from the date of your termination from the EHLP assistance period. Your continued eligibility for the principal reduction period is subject to the applicable terms and conditions of your EHLP loan.

If you have questions about this Notice of Termination, or you believe that you have received this Notice of Termination in error, please contact [INSERT NEIGHBORWORKS APPEALS CONTACT INFORMATION] at [INSERT NW APPEALS MAILING ADDRESS, FAX NUMBER, E-MAIL, TELEPHONE NUMBER].