



Emigrant Mortgage Company  
5 East 42nd Street  
New York, New York 10017

**THIS NOTICE IS REQUIRED PURSUANT TO SECTION 1304 OF THE  
NEW YORK REAL PROPERTY ACTIONS AND PROCEEDINGS LAW**

90-Day Notice

VIA CERTIFIED AND REGULAR MAIL

October 31, 2008

Aurel Astilean  
Violeta Astilean



RE: Borrowers Name: Aurel Astilean  
Mortgage No.: [REDACTED]  
Collateral Address: [REDACTED] 3281

Dear Mortgagors:

"YOU COULD LOSE YOUR HOME. PLEASE READ THE FOLLOWING  
NOTICE CAREFULLY"

"AS OF October 31, 2008, YOUR HOME LOAN IS 60 DAYS IN  
DEFAULT. UNDER NEW YORK STATE LAW, WE ARE REQUIRED TO  
SEND YOU THIS NOTICE TO INFORM YOU THAT YOU ARE AT RISK  
OF LOSING YOUR HOME. YOU CAN CURE THIS DEFAULT BY  
MAKING THE PAYMENT OF \$176,647.98 DOLLARS BY January  
29, 2009.

IF YOU ARE EXPERIENCING FINANCIAL DIFFICULTY, YOU  
SHOULD KNOW THAT THERE ARE SEVERAL OPTIONS AVAILABLE TO  
YOU THAT MAY HELP YOU KEEP YOUR HOME. ATTACHED TO THIS  
NOTICE IS A LIST OF GOVERNMENT APPROVED HOUSING  
COUNSELING AGENCIES IN YOUR AREA WHICH PROVIDE FREE OR  
VERY LOW-COST COUNSELING. YOU SHOULD CONSIDER  
CONTACTING ONE OF THESE AGENCIES IMMEDIATELY. THESE  
AGENCIES SPECIALIZE IN HELPING HOMEOWNERS WHO ARE  
FACING FINANCIAL DIFFICULTY. HOUSING COUNSELORS CAN  
HELP YOU ASSESS YOUR FINANCIAL CONDITION AND WORK WITH