

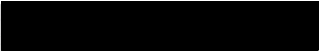


July 20, 2012

Regarding the property at:



Dear



We understand that you are struggling to pay your mortgage debt. We want to help you close this debt once and for all.

With just one final payment that is lower than what you owe, you can bring closure to this and make a fresh start.

Currently Due:	One Time Final Payment:	If Paid By:
\$20,705.02	\$2,070.50	August 19, 2012

Close this matter once and for all and settle for a lower amount. Use the enclosed prepaid envelope to send in your final payment. As soon as your check is processed, all calls and efforts to collect the amount owed will stop so you can start moving on with your life and put this behind you.

Take advantage of this opportunity. Return your payment today and owe nothing more!

Sincerely,

Patrick Boyle  
Vice President

P.S. Can't make the final lump sum payment? An affordable monthly payment plan may be available. Please call us at 877-836-3040.

# LET'S SETTLE

We are offering you an opportunity to settle for less than you owe.

Return your final payment today.

This offer expires: August 19, 2012

**We are a debt collector.**

**If Chase holds a lien for this account, upon final settlement, the lien release will be forwarded to your county records office for processing.**

**If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.**

**Reducing the amount you owe, as well as any payments made to you under this program, may be reported to the IRS and may have tax implications. Please consult your tax advisor to discuss those implications.**

**To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or information purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.**

