

TO:

GM

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

12/15/10

ATLANTA GA 30305

RE: Account Number:

Property Address:

VALENCIA CA 91381-0000

Dear Borrower(s):

Mortgage, LLC would like to provide you with the opportunity to settle your loan for less than the total amount currently required to payoff your loan in full. In consideration for the amount of \$7200.00 Mortgage, LLC will forgive any remaining amounts due and, where our lien remains on your property, will take the necessary steps to release that lien. In order to accept this offer, this amount must be received in our office, via certified funds, no later than 12/30/10.

Please overnight certified funds to:

Mortgage, LLC
3451 Hammond Avenue
Waterloo, IA 50702
Attention: Cashiering Department

or, Wire funds to

For
ABA Routing Number:
Account Number:
Mortgage Number:
Customer Name:

Please note that because the amount we are willing to accept is less than the total amount due to pay your loan in full, the account will be reported to the credit bureaus as "settled for less than amount owed." This may have a negative impact on your credit. In addition, this transaction may have tax consequences; therefore, we urge you seek advice from a tax professional in order to determine to what extent any such consequences may impact you.