



June 14, 2011

SALINAS, CA 93907-2028

Fax:  
Attn:

Re: **RTR Loan#**

HANFORD, CA 93230

Your offer of **\$3,000.00** in the form of a Cashier's Check/Title Company Check will be accepted to release the lien associated with the above referenced loan. However, Real Time Resolutions, Inc. reserves the right to amend or rescind this offer upon review of the final settlement statement or HUD sent to us within 48 hours of closing. Moreover, Real Time Resolutions, Inc. reserves the right to pursue loan contract or tort claims associated with the origination or purchase of the above referenced loan or property or with the settlement, such as fraud, negligence, perjury or any other claims. The funds must be received in this office within **30 days** from the date of this letter. Real Time Resolutions will pursue the collection of the remaining deficiency balance of \$22,010.36 and will expect you to make immediate contact to establish a reasonable payment plan for the balance. Real Time Resolutions will continue all collection efforts on this account including the reporting of your account to the credit bureau monthly until all obligations have been satisfied.

Pease send Cashier's Check/Title Company Check to the following address:

Real Time Resolutions, Inc.  
120  
Dallas, TX 75235

Upon receipt of the funds, excluding the escrow amount, and **THIS SIGNED DEMAND LETTER, THE CERTIFIED FUNDS AND FINAL HUD1/SETTLEMENT STATEMENT**, a release of lien will be processed and forwarded to you. The borrower's remaining escrow balance from their 1st Mortgage will be due within 45 days after closing, if applicable. Please direct all future correspondence regarding this loan to my attention. If you have any questions, or need any additional information please contact me at 1-877-840-7794 , ext. 6499.

Real Time Resolutions, Inc.

Britney Broadnax  
Recovery Analyst

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m.

They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work.

For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment.

For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

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\_\_\_\_\_ Borrower 1 initials \_\_\_\_\_ Borrower 2 initials (if applicable)

1750 Regal Row, Suite 120, Dallas, TX 75235-2287

Toll Free 1-877-840-7794 • Facsimile 214-599-6460

Hours of Operation: Mon - Fri 7:00 am - 6:00 pm Central