



September 27, 2011

Fax:
Attn:

JERSEY CITY, NJ 07305-1308

Re: **RTR Loan**

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JERSEY CITY NJ 07305

Your offer of **\$15,000.00** in the form of a Cashier's Check/Title Company Check will be accepted to release the lien and the debt associated with the above referenced loan. However, RTR Mortgage Services, 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, RTR Mortgage Services, 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.

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

1750 Regal Row, Suite 120
Jersey City, NJ 07305
Ste 120

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. 6342.

Recovery Analyst

The customer, for new, fresh and valuable consideration which is hereby acknowledged, hereby forever releases, discharges and relinquishes the original and any subsequent lender or creditor, any current or prior owner of your home loan (prior to its discharge) or lien, RTR Mortgage Services, Inc. and any entities affiliated or related thereto, and its or their respective employees, agents, attorneys, consultants, advisors, successors and assigns from any and all liabilities, claims, causes of action, losses, damages or other matters whatsoever, past, present or future, which have been asserted or which could in the future be asserted, including, but not limited to, claims, causes of action, losses, damages, professional or attorney's fees or other matters arising out of or relating in any way to this transaction, the lien described herein which the homeowner also hereby acknowledges as being fully outstanding and fully enforceable, activities relating to the former or current servicing of your loan or lien, collection or negotiations with the homeowner, to any loan or lien related documents, their origination process and any charges, interest, principal, or fee payments or requirements relating thereto, and any and all transactions, disclosures, modifications or recordings contemplated thereunder, whether performed or not performed thereunder, or the Property, including but not limited to the improvements constructed thereon, to your bankruptcy or your actual or potential discharge.

Date

Social Security Number

IMPORTANT NOTICE REQUIRED BY LAW: Federal law requires us to notify you that (a) RTR Mortgage Services, Inc. is considered a debt collector, (b) this is an attempt to collect a debt and (c) any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this letter is not an attempt to collect a debt from you personally to the extent it is included in your bankruptcy or has been discharged, but is provided for informational purposes only.

1750 Regal Row, Suite 120, Jersey City, NJ 07305-1308

Toll Free 1-877-840-7794

Hours of Operation: Monday - Friday 9:00 am - 6:00 pm Central