

October 13, 2008

[REDACTED]



Re: Loan Number

Dear [REDACTED]

GMAC Mortgage, LLC would like to offer you an option to satisfy your entire second mortgage obligation for an amount that is substantially less than the unpaid principal balance.

After a careful review of certain information, we have elected to accept **\$31,838.06** in certified funds as full and final satisfaction of your account. Upon receipt of the above-mentioned payment, GMAC Mortgage, LLC will release the second mortgage lien and cancel the Note and/or Credit Agreement.

**Please contact me before 10/22/2008 9:31:18 AM if you wish to take advantage of this special offer.**

GMAC Mortgage, LLC is secured with a second lien on the title to your property. This settlement option may considerably increase your equity in the property while substantially reducing your outstanding debt and interest payments.

I can be reached at (214) 874-6531 if you have any questions or wish to discuss other options that are available.

Sincerely,

Patrick McEwen  
Loss Mitigation Specialist

*\*\*Please note, federal law requires that we advise you that this letter and all subsequent communication (written and/or oral) is an attempt to collect a debt and any information obtained will be used for that purpose.*

*NOTICE - A "Settlement" Payoff of your mortgage loan may have tax consequences. To determine if, or to what extent, you have any tax liability, you are encouraged to contact a tax professional.*

*Balance: \$397,975.79  
Settlement: \$31,838.06  
Total Savings: \$366,137.73*