

**REAL  
TIME  
RESOLUTIONS, INC.**

November 4, 2010

Attn:  
Fax #:

RE: Loan No. [REDACTED]  
Property: 1426 MAIN ST  
TEWKSBURY, MA 01876

Dear Tracy Moreira:

Your offer of \$4,070 in the form of a Cashier's Check/Title Company Check will be accepted as **Full Settlement** on the above referenced loan with no recourse by either yourself or Real Time Resolutions, Inc. However, Real Time Resolutions reserves the right to amend or rescind this offer upon review of the final settlement statement sent to us within 48 hours of closing. The funds must be received in this office within 20 days from the date of this letter.

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

REAL TIME Resolutions, Inc.  
Attn: Grant Mones  
1750 Regal Row, Ste. 120  
Dallas, TX 75235

Upon receipt of the funds, excluding the escrow amount, and this signed letter, 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. 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 (877) 469-7325, ext. .

Grant Mones  
Bankruptcy Analyst



2010.11.04  
10:50:03 -05'00'

The customer hereby releases, discharges and relinquishes the Creditor, Real Time Resolutions, Inc., any entities affiliated or related thereto, and its 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, or other matters arising out of or relating in any way to this transaction, activities relating to the servicing collection or negotiation with the customer, to the Loan Documents, their origination process and charges relating thereto, and any and all transaction contemplated thereunder, or the Property, including but not limited to the improvements constructed thereon..

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

Real Time Resolutions, Inc. is considered a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

1750 Regal Row Drive, Suite 120, Dallas, TX 75235-2287  
Main 877-469-7325 Facsimile 214-599-6388