

September 25, 2012

Fax:

Re: RTR Loan#

DERRY NH 03038

Your offer of \$\sum_{6000.00}\$ 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, 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 \$\frac{27 \text{ days}}{1000}\$ from the date of this letter.

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

Real Time Resolutions, Inc. 1349 Empire Central Dr, Suite 150 Dallas, TX 75247-4029

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 6,451.00. Please note that entering into this agreement may or may not result in tax consequences to you. Whenever \$600.00 or more of a debt is forgiven as a result of settling a debt for less than the balance owing, the creditor may be required to report the amount of the debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which would be mailed to you. If you are uncertain of the legal or tax consequences, we encourage you to consult a lawyer and/or tax advisor.

Recovery Analyst

Borrower Initials

Co-Borrower Initials (if applicable)

PLEASE SEE NEXT PAGE FOR MORE INFOMATION REGARDING THIS SETTLEMENT

IMPORTANT NOTICE REQUIRED BY LAW: Federal law requires us to notify you that (a) Real Time Resolutions, 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.