

ma. [REDACTED] COMPANY :

Homecomings Financial

A GMAC Company

February 17, 2009

[REDACTED]

0.

Re: Loan Number [REDACTED]

Dear [REDACTED]

Homecomings Financial, LLC would like to offer you an option to satisfy your entire second mortgage obligation with a lump sum payment for an amount that is substantially less than the total payoff.

After a careful review of certain information we have elected to accept \$9,639.35 in certified funds as full and final satisfaction of your account. Upon receipt of the above-mentioned payment, Homecomings Financial, LLC will release the second mortgage lien and cancel the Note and/or Credit Agreement.

Follow these simple instructions to take advantage of this special offer:

- 1. Remit the certified payment to the following address:

Homecomings Financial, LLC
 Attention: Loss Mitigation
 3451 Hammond Avenue
 Waterloo, IA 50702

- 2. The payment must be received in this office no later than February 23, 2009. We strongly recommend that you use an express mail service to insure a timely delivery.

Homecomings Financial, 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 1-800-799-9250 if you have any questions or wish to discuss other options that are available.

Sincerely,

Loss Mitigation Department

Notice - This is an attempt to collect a debt and any information obtained will be used for that purpose. If your debt has been discharged in bankruptcy, our rights are being exercised against the collateral for the above reference loan, not as a personal liability.