



September 17th, 2010

Borrower: [REDACTED]
Client: Flagstar Loan [REDACTED]
Current Outstanding Balance: \$134,330.94
Property: [REDACTED] Lincoln, CA 95648

RE: SETTLEMENT TERMS
SRG File [REDACTED]

NOTICE: SEE REVERSE SIDE FOR IMPORTANT DISCLOSURES AND OTHER INFORMATION

Dear [REDACTED]

On September 14th, 2010 the above mentioned loan was transferred from Flagstar to Strategic Recovery Group ("SRG") for resolution of your unpaid mortgage obligation on the real property listed above. Your current outstanding balance on this account is \$134,330.94. We are authorized to offer you a reduced settlement payment of \$5,000.00 which is approximately 3.7% of the current outstanding balance. Payment of this settlement payment would close the collection account with SRG referenced above.

YOU MUST COMPLY WITH ALL OF THE FOLLOWING SETTLEMENT TERMS OTHERWISE THE TRANSACTION WILL NOT BE PROCESSED AND THIS SETTLEMENT OFFER WILL BE NULL AND VOID

Settlement Terms:

<i>Payoff Arrangement:</i>	<i>Amount Due:</i>	<i>Payment Options:</i>	<i>Purpose:</i>
Settlement payment due 09/30/2010	\$5,000.00	Bank Wire	Full Debt Settlement

Once you have paid in accordance with the Settlement Terms and the funds have been verified and posted to your account: (1) the debt will be updated as "Settled In Full" with SRG and Flagstar, (2) collection efforts will cease, (3) you will receive written confirmation directly from SRG to reflect that your loan has been 'Paid - Settled In Full', and (4) a request for a release of any existing lien on this account will be processed.

For any questions and for payment assistance, please call us, directly at our toll free telephone number [REDACTED], Monday through Friday, from 7 a.m. to 9p.m. (CST)

Bank Wire Instructions:

Wells Fargo Bank
Beneficiary: Vantium Capital, Inc.

All payments must be made payable to SRG

Sincerely,

[REDACTED]

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

[REDACTED]

We are required under state law to notify consumers of the following rights. This list does not contain a complete list of rights consumers have under state and federal law in the listed states or other states.

STATE	APPLICABLE NOTICE
California	As required by law, you are hereby notified that a negative credit report reflecting on your credit records may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.
Colorado	Colorado Address: 600 Seventeenth Street, Suite 800 North Tower, Denver, CO 80202; 866-436-4766.
Minnesota	This collection agency is licensed by the Minnesota Department of Commerce.
New York City	New York City Department of Consumer Affairs License #1297744
North Carolina	North Carolina Collection Agency License #103129.
Tennessee	This collection agency is licensed by the Collection Service Board of the Tennessee Department of Commerce and Insurance.
Utah	As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit records may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.