



August 15, 2011

Fax:

Attn:

[Redacted]

SAN DIEGO, CA 92129-3772

Re: RTR Loan#

[Redacted]

ESCONDIDO CA 92026

Your offer of **\$12,000.00** 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 30 days from the date of this letter.

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

[Redacted]

Dallas, TX 75235

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 [Redacted]

[Redacted]

Recovery Analyst

The customer, for new, fresh and valuable consideration which is hereby acknowledged, hereby forever releases, discharges and relinquishes the original and any subsequent lender or creditor, any current or prior owner of your home loan (prior to its discharge) or lien, Real Time Resolutions, Inc. and any entities affiliated or related thereto, and its or their 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, professional or attorney's fees or other matters arising out of or relating in any way to this transaction, the lien described herein which the homeowner also hereby acknowledges as being fully outstanding and fully enforceable, activities relating to the former or current servicing of your loan or lien, collection or negotiations with the homeowner, to any loan or lien related documents, their origination process and any charges, interest, principal, or fee payments or requirements relating thereto, and any and all transactions, disclosures, modifications or recordings contemplated thereunder, whether performed or not performed thereunder, or the Property, including but not limited to the improvements constructed thereon, to your bankruptcy or your actual or potential discharge.

[Redacted] _____ Date

_____ Social Security Number

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.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

1750 Regal Row, Suite 120, Dallas, TX 75235-2287

Toll Free [Redacted]

Hours of Operation: Mon - Fri 7:00 am - 6:00 pm Central