



January 25, 2008

Re: loan# [redacted]  
[redacted]  
[redacted]  
29735 Avenida De Sere  
Sun City, CA 92568

To Whom It May Concern:

Please be advised that Home Loan Services, Inc. has agreed to accept a settlement of Five Thousand Dollars (\$5,000.00) This offer is good until 2/15/08. Please forward payment to address below.

Home Loan Services, Inc.  
IDC 24-140  
150 Allegheny Center  
Pittsburgh, PA 15212  
Attn: [redacted]

Or wire to:  
National City Bank  
ABA# [redacted]

[redacted]: Home Loan Services, Inc.  
150 Allegheny Center  
Pittsburgh, PA 15212

Beneficiary Acct# [redacted]

Contact Person: [redacted]  
[redacted]

Please make sure that there is and attention to: Customer name/account # on the wire.

[redacted]  
Senior Recovery Specialist  
Home Loan Services, Inc  
A subsidiary of Merrill Lynch & Trust, Co., FSB

[redacted]  
[redacted]  
[redacted]  
[redacted]

