

February 1, 2010



016611 1 AB 0.360 03471/016611/005962 0072 1 ACNEK1

BLAKE B NALEID
7006 LUNAR DR
AUSTIN, TX 78745-5630



Account Information

Fax: (866) 453-6315
Telephone: (800) 662-3806
Correspondence: PO Box 10328
Des Moines, IA 50306
Hours of Operation: Mon - Fri 8am-6pm In Your Time Zone
Loan Number:
Property Address: 7006 Lunar Dr
Austin TX 78745

RE: Please contact us for assistance options

Dear Blake B Naleid:

Thank you for taking the time to speak with me today. I realize this may be a difficult time for you, especially when we were unable to reach a mutual agreement regarding the options available to assist you with your current situation.

Our primary goal is helping you to continue to experience the pride of home ownership. We have several options which may help you. In order to assist you, we need you to contact us as soon as possible to discuss these options. You may also seek guidance on all other debts from a community-based Consumer Credit Counseling Agency. If you would like to take advantage of this service, you can get additional information at (800) 388-2227.

If you have any questions, please contact us at the number listed in the account information section of this letter.

Sincerely,

America's Servicing Company

NOTE: The Fair Debt Collection Practices Act requires us to notify you that in the event your loan is in default, we will attempt to collect the debt, and any information obtained will be used for that purpose. If you have received a discharge as a result of a bankruptcy proceeding, and the loan was not reaffirmed in the bankruptcy case, we will only exercise our rights as against the property and not as attempting any act to collect the discharged debt from you personally.



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Austin TX 78745



016612 1 AB 0.360 03472/016612/005963 0072 1 ACNEK1
BLAKE B NALEID
7006 LUNAR DR
AUSTIN, TX 78745-5630



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Dear Blake B Naleid:

Thank you for taking the time to speak with me today. I realize this may be a difficult time for you, especially when we were unable to reach a mutual agreement regarding the options available to assist you with your current situation.

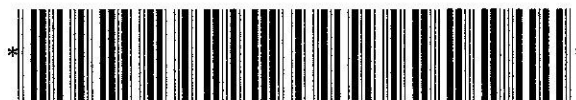
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AMERICA'S SERVICING CO.
RETURN MAIL OPERATIONS
PO BOX 10328
DES MOINES IA 50306-0328



February 1, 2010



016613 1 AB 0.360 03473/016613/005964 0072 1 ACNEK1
BLAKE B NALEID
7006 LUNAR DR
AUSTIN, TX 78745-5630



Account Information	
Fax:	(866) 453-6315
Telephone:	(800) 662-3806
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