



Green Tree Servicing LLC
Asset Receivables Management
7360 South Kyrene Road
Tempe, AZ 85283-4583

January 29, 2014

SARA LITCHNEY, ESQ.
LITCHNEY LAW FIRM
2260 DOUGLAS BLVD
ROSEVILLE, CA 95661

Re: Your Client: [REDACTED]
Green Tree Servicing LLC ("Green Tree") Account No.: [REDACTED]
Prop. Addr: [REDACTED]
Settlement in Full

Dear SARA LITCHNEY, ESQ.:

The current payoff on your client's above-referenced account is \$55,685.06.¹ Please be advised that Green Tree Servicing LLC ("Green Tree") will accept \$27,842.50 as settlement in full on the account. Any funds in your client's escrow account will be applied to your client's remaining loan balance. Upon receipt and verification of good funds, Green Tree will release the deed of trust/mortgage and the Note will be settled in full.

This offer is expressly conditioned upon Green Tree's receipt of the funds by 1/31/2014.

If this offer is based upon a cash settlement, please assure good funds are received by Green Tree by 1/31/2014. Your client may use either the wiring instructions or overnight address referenced below to send their settlement funds.

If this offer is conditioned upon the sale or refinance of the collateral securing the above-referenced account, Green Tree must receive all available funds from the sale or the closing of the new loan, not to exceed the full payoff amount of the existing loan. Your client has represented to Green Tree that there are no additional funds available from the sale or refinance of the property and that your client shall receive no funds, either directly or indirectly, from the sale or the closing of the new loan. If any additional funds become available, your client must instruct the title company to disburse the funds to Green Tree.

A copy of the final HUD-1 or settlement statement, payoff check and tracking information must be faxed to me at the time of closing to 1-866-238-0346².

On the date of closing, please direct the title company to remit the above-referenced amount by wire transfer or by overnight carrier for morning delivery (Saturday delivery if applicable) to the following address:

Wiring Instructions:

ABA: [REDACTED]
Account: [REDACTED]
Account Name: Green Tree Servicing LLC
Bank Name: Bank of America

Overnight Address:

Green Tree
345 St. Peter Street
Attn: Settlements L800
St. Paul, MN 55102

¹ BECAUSE OF INTEREST, LATE CHARGES, AND OTHER CHARGES THAT MAY VARY FROM DAY TO DAY, THE AMOUNT DUE ON THE DAY YOU PAY MAY BE GREATER. HENCE, IF YOU PAY THE AMOUNT SHOWN ABOVE, AN ADJUSTMENT MAY BE NECESSARY AFTER WE RECEIVE YOUR CHECK, IN WHICH EVENT WE WILL INFORM YOU BEFORE DEPOSITING THE CHECK FOR COLLECTION. FOR FURTHER INFORMATION, CONTACT CUSTOMER SERVICE AT THE ABOVE-REFERENCED ADDRESS OR TOLL FREE NUMBER.

² Green Tree's policy prohibits it from providing any instructions to settlement agents or the customer regarding the completion of the HUD-1.

Account #: [REDACTED]

Please include the above-referenced account number with your client's payment.

After we receive your client's settlement amount, we will consider your client's loan paid in full. We will report your client's loan to the major consumer reporting agencies as "[a]ccount paid in full for less than the full balance³." In addition, we are required by law to report the amount of the debt that is forgiven to the Internal Revenue Service (IRS).

If you or your client has any questions, please call Green Tree immediately between the hours of 6 a.m. – 7 p.m. Monday - Thursday and 6 a.m. – 12 p.m. Friday MST at 1-855-829-1830. Thank you for your assistance.

Sincerely,

Green Tree

This communication is from a debt collector. It is an attempt to collect a debt, and any information obtained will be used for that purpose.

Important Notice: We may report information about your client's account to credit bureaus. Late payments, missed payments, or other defaults on your client's account may be reflected in your client's credit report.

³ This description may vary by consumer reporting agency.