



Projected date for arrival of Resolve to Borrower: THIS WEEK

1<sup>st</sup>  2<sup>nd</sup>  3<sup>rd</sup> Mortgage

Lender Contact Phone w/ex:

Subject Property:

**Preliminary Resolve Notice for File:**

Dear Mr./Mrs. Customer,

This letter is to notify you of the resolution agreed to by your lender. We appreciate the trust placed in us. We are excited to inform you of the new terms of your mortgage:

On 3/11 Mr./Mrs. \_\_\_\_\_ from FASLO SOLUTIONS  
informed us of the following modification to your loan:

Previous Balance:

Principal Balance Reduction:

**New Balance:**

Previous Payment:

Monthly payment Reduction:

**New Payment:**

Previous Interest Rate:

Interest Rate Reduction:

**New 30 Year Fixed Rate:**

2<sup>nd</sup> Mortgage Balance: \$44,306.91

Cash Settlement: \$10,000

2nd Mortgage Savings: \$34,306.91

*PAYMENTS WOULD HAVE EXCEEDED  
\$145,000 OVER THE COURSE OF  
THE LOAN.*

\$145902

**Total savings (lifetime of loan)**

Principal Balance Reduction:

Total Payment Savings:

Total Interest Savings:

Cash Settlement Savings: \$34,306.91

**TOTAL SAVINGS:**

Your lender may follow-up with written confirmation of this resolution. Don't hesitate to call us if you have any questions regarding your modification.

Thank you for allowing Choice Loan Consulting to go to work for you. We appreciate your business. On behalf of the team we want to let you know that it has been our privilege to serve you. We look forward to helping you in any way possible in the future and wish you the best in all that you do!

Sincerely,

Your friends at Choice Loan Consulting

# Faslo Solutions

EMC Bank Account No. .

March 11, 2009

RE:

To whom it may concern,

In response to your request, please find below the payoff figures for the above referenced account. Faslo Solutions is the servicing agent for EMC Bank. Payment must be made by a Bank to Bank wire to Faslo Solutions. Please be advised these figures are only good through March 30, 2009. To better insure the funds are delivered by the due date, please call Melina Blanco to give tracking information.

Unpaid Principle Balance (not including accrued interest and fees) as of March 11, 2009 \$44,308.91.

EMC Bank has agreed to settle the above unpaid balance for the amount of \$10,000.00. This is a settlement on the balance due and needs to be received by Faslo Solutions no later than March 30, 2009.

If the aforementioned funds \$10,000.00 are not received in the manner outlined above in the offices of Faslo Solutions, by no later than the date outlined, this payoff will become null and void.

**\*\* Release documents will follow upon confirmation of funds and state guidelines.**

Please send payoff funds (as referenced above) to:

Bank wire

Bank Name: Wells Fargo Account Name: Faslo Solutions Account #: 4121415582 R/T: 121000248 Attn: Recovery Services
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Sincerely,

Melina Blanco  
Loan Resolution Specialist  
Toll free: 1-866-805-3589

**\*\* THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.**

PO Box 202166 Dallas, TX 75230-2166  
Customer Service 866.605.3589 Fax 817.826.2059