

Homecomings Financial

A GMAC Company

May 04, 2009

1100 Virginia Drive
190-FTW-D45
Ft. Washington, PA 19034
Attn: HFN Recovery
1.800.850.4622 ex. 7348543

ROBERT MCCORKLE
1036 S PERRY ST
NAPOLEON OH 43545-2159

Property Address: 911 HOBSON ST. NAPOLEON OH 43545
Loan Number: 7440525798

Dear Borrower/s:

We have not heard from you since our prior correspondence regarding the status of your account. GMAC Mortgage recognizes there are times when financial difficulties fall upon each of us. Everyday we try to assist borrowers by partnering with them in developing valuable solutions.

To assist you in paying off your account, we are pleased to offer you an exciting opportunity. GMAC is willing to waive 30% of the unpaid balance with the remainder due within the next 16 days. Your unpaid balance is currently \$87527. This offer will entail receipt of certified funds only in the amount of \$61268.9 by May 20, 2009.

Please send your payment to:
GMAC Residential
ATTN: Kathleen Pruisner
Payment processing
3451 Hammond Ave
Waterloo, IA 50702

Wire Information
JPMorgan Chase Bank, N.A.
For GMAC Mortgage, LLC
ABA# 021000021
Account# 1614890885

We will report a "short" or "negotiated" payoff of your mortgage loan to the credit reporting agencies as "settled for less than amount owed." This reporting designation may have an additional negative impact on your credit.

We are excited to offer you this opportunity. We want to work together with you in finding a solution that works well for you and your family. Please sign and return this letter with the certified funds if you accept this offer or please contact us if you prefer to discuss alternative solutions.

-----Customer Signature

Sincerely,
Recovery Department
Loan Servicing

This is an attempt to collect a debt and any information obtained will be used for that purpose. If you have filed for bankruptcy or have been discharged of your personal liability for repayment of this debt, be advised that this is for informational purposes only. Furthermore, this is not an attempt to collect on the debt and should not be misconstrued to be so.