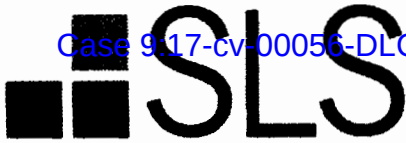


04



8742 Lucent Blvd, Suite 300, Highlands Ranch CO 80129

003590



LYN REHM
12841 W DREYFUS DR
EL MIRAGE, AZ 85335-7272

Re: SLS Loan Number: 1004784718

Property Address: 960 ROGERS LAKE RD
KILA, MT 59920-9758

Hey Erick, can anything be done to avoid this? Love you

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

for all memo

Date: 05/08/14

Dear LYN REHM,

Settlement Offer

Specialized Loan Servicing LLC ("SLS"), the current servicer of your loan, has been authorized to offer you a discount if you are able to successfully pay off your current loan.

Your current unpaid principal balance on this account is \$53,661.40; we are offering you a discounted payoff in the amount of \$21,464.56 as payment in full. A certified funds payment must be received by our office on or before June 20, 2014, along with a signed copy of this settlement offer. If the above settlement proceeds are not received by SLS on the date provided or if we do not receive this signed settlement offer, the approval will be null and void. Otherwise, please contact SLS for further information on obtaining an extension.

It is agreed that your note will be considered paid in full and the loan will be reported as paid in full to the 4 major credit reporting agencies.

If the offer detailed above is not an option for you, please contact our office for other options that may be available at 1-866-586-1871.

The current unpaid principal balance does not represent your full payoff amount. To receive a complete payoff statement or if you have any questions, regarding this letter, please contact us at 1-800-268-9706, Monday through Thursday, 6:00 a.m. until 9 p.m., Friday 6:00 a.m. until 6 p.m. and Saturday 7:00 a.m. until 11:00 a.m. MT.

Please reference your name, SLS Loan number and property address for all payments. After full completion of this document, please fax all pages to: 1-303-895-2513.

My signature below acknowledges acceptance of the above terms and conditions.

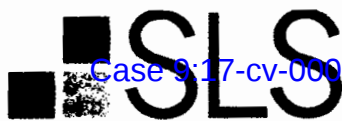
Name:

Name:

Date:

Date:

8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129
Direct 1-800-268-9706 Fax 1-303-895-2513



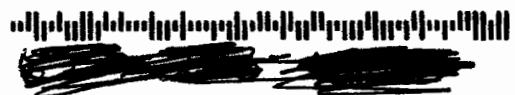
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Sent 7-9-2015

Mortgage Statement
Statement Date: 05/19/14

+ 0463192 000030176 9SL02 0716845 P1
LYN REHM
12841 W DREYFUS DR
EL MIRAGE AZ 85335-7272

Account Number 1004784718
Payment Due Date 06/01/14
Total Amount Due * \$24,118.79
If payment is received after 06/18/14, \$21.63 late fee will be charged.



Property Address:
860 ROGERS LAKE RD
KILA MT 59920

Outstanding Principal	\$53,681.40
Escrow Balance	\$0.00
Partial Payment (Suspense)*	\$0.00
Interest Rate	8.750%
Prepayment Penalty	No

Principal	\$59.88
Interest	\$372.71
Escrow (for Taxes and Insurance)	\$0.00
Optional Product	\$0.00
Regular Monthly Payment	\$432.69
Total New Fees Charged	\$0.00
Past Due Amounts	\$23,686.10
Partial Payment (Suspense)*	\$0.00
TOTAL AMOUNT DUE *	\$24,118.79

Date	Description	Total	Interest	Principal	Escrow (for Taxes and Insurance)	Optional Product	Fees/Charges	Partial Payment (Suspense)
*** NO TRANSACTION TO REPORT ***								

	Paid Last Month	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes and Insurance)	\$0.00	\$0.00
Optional Product†	\$0.00	\$0.00
Fees/Charges	\$0.00	\$0.00
Partial Payment (Suspense)*	\$0.00	\$0.00
Total	\$0.00	\$0.00

If You Are Experiencing Financial Difficulty: You may contact the U.S. Department of Housing and Urban Development (HUD) for a list of homeownership counselors or counseling organizations in your area, call 1-800-568-4267 or go to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure - the loss of your home. As of May 19, 2014 you are 1568 days delinquent on your mortgage loan.

Recent Account History

- Past due amount as of 12/01/13: \$21,288.15
- Payment due 01/01/14: Amount Due \$454.32
- Payment due 02/01/14: Amount Due \$454.32
- Payment due 03/01/14: Amount Due \$454.32
- Payment due 04/01/14: Amount Due \$454.32
- Payment due 05/01/14: Amount Due \$454.32
- 06/01/14: Current Payment Due \$432.69
- Total Unpaid Fees: \$128.35
- Total \$24,118.79 due. You must pay this amount to bring your loan current.†

You are currently due for the 02/01/10 payment.

* Partial Payments: Any partial payments that you make are not applied to your mortgage, but instead are held in a suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage. However, if the loan is in foreclosure, unless funds are received pursuant to an agreed upon loss mitigation program, any additional funds received will be returned to you.

† Amount to bring loan current: Please note, if your account is past due, this amount may not include all fees or other amounts necessary to fully reinstate your loan. Please contact SLS at 1-800-306-6059 for a full reinstatement quote.

‡ For Optional Products YTD amount please contact SLS at 1-800-315-4757.

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On Sat, Jun 13, 2015 at 12:20 PM, music
<musiccenter@truevine.net> wrote:

Dear Erick,

We have had no mis communications. We have gone out of our way to help you out by purchasing your belongings to help you out even though we did not need them! Then helping you again when your panama deal fell through. We just sold your belongings right back to your family, so in essence we saved you a heck of alot of money.

Due to your situation I bore the burden of fixing all the non disclosed problems with the home, as our contract implied that you would bear this at that time. Due to your unfortunate position I as a compassionate human decided not to trouble you with this expense.

*The worst of all is the black mold in the walls due to a pre existing flood in your home that was not disclosed to us. It was found behind the drywall in the closet and encompasses the bathroom , under the stairs, and in the dry wall. During the walk through the closet was full of your personal belongings so as not to show this opening. This black mold has caused my family great harm as I have told you on the phone. Our payments have never been late until we were physically and financially affected by this pre existing black mold.

We have been extremely lenient regarding all the cost of repairs on this home, I will document all repairs and take photos of black mold damages. Is there insurance on this home? If so has there been a claim regarding this water damage?

*We will also like to make arrangements to pay off the seconds.

We have no intention of being late on our payments and are sorry if we have caused you any inconvenience

The Raelund