

June 08, 2016

STEPHEN C BARTON C/O FRESH START FIRM P.O. BOX 71476 PHOENIX, AZ 85050

Regarding Loan Number:

0125331851

Dear Representative:

This letter is in response to your previous communication received by our office. Thank you for taking the time to express your concern and for your patience in awaiting our response.

Real Time Resolutions, Inc. has removed this account from our active database. This may be due to a number of factors including age of the loan, state or investor requirements, and individual bankruptcy plans. This is not a legal determination on the validity of the loan. Effective immediately, Real Time Resolutions will cease all communication regarding this account.

We trust that the information above has fully addressed your concern. Should you have any further questions, please contact us at 1-855-229-0040.

Sincerely,

Keith Miller Research Analyst

Real Time Resolutions, Inc. is a debt collector. This is an attempt to collect a debt, and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent it is included in your bankruptcy or has been discharged and is provided for informational purposes only.

If you would like mortgage counseling or assistance, you can find a list of counselors in your area by calling the U.S. Department of Housing and Urban Development at 1-800-569-4287 or visiting their website at www.hud.gov.