



8742 Lucent Boulevard • Suite 300 • Highlands Ranch, CO 80129

800-315-4757

F 720-241-7218

March 25, 2016

[REDACTED]
The Fresh Start Firm
PO Box 71476
Phoenix, AZ 85050

Re: SLS Loan No. 1011152647
CFPB Case No. 160119-002530
[REDACTED]
[REDACTED]

Dear [REDACTED],

We are writing in response to a dispute that you have filed with the Consumer Financial Protection Bureau ("CFPB") with regard to the servicing of the above referenced second mortgage loan. We understand that by filing a dispute with the CFPB, you have authorized us to upload a copy of our response to the CFPB website. We further understand that you are requesting the CFPB to assist you regarding the charged off status and release of lien for the above referenced second mortgage account.

Specialized Loan Servicing LLC ("SLS") is a third party mortgage loan servicer. The servicing of the above referenced second mortgage account transferred to SLS on September 10, 2015. At the time of transfer, your account was in a charged off status and was due for the July 30, 2006 monthly contractual payment. At this time your account has been liquidated.

Please note we are unable to comment on the origination of the above second mortgage loan or the servicing of the account prior to the transfer of servicing to SLS as we were not a party to those transactions.

With regard to the comments in your dispute about the SLS' previous validation of debt response, it has been determined that the response was complete. As stated in our previous correspondence of December 1, 2015 (copy enclosed), "All requests for any agreements other than those to which you are a signatory party are beyond the scope of a Qualified Written Request ("QWR") and accordingly are not being provided."

In response to the other issues addressed in your CFPB dispute, SLS has liquidated the account to a \$0.00 balance and is in the process of releasing the lien.



We trust that we have responded to your concerns. If you have any questions regarding this information, please contact Customer Care toll free at 1-800-315-4757, Monday through Friday, 6:00 a.m. until 6:00 p.m. MT. SLS accepts calls from relay services on behalf of hearing impaired borrowers.

Sincerely,

A handwritten signature in cursive script that reads "Sandra".

Sandra ID #11699
Specialized Loan Servicing LLC

Enclosure(s)

cc: Consumer Financial Protection Bureau

SPECIALIZED LOAN SERVICING, LLC IS REQUIRED BY FEDERAL LAW TO ADVISE YOU THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE QUESTIONS, PLEASE CONTACT US AT 1-800-306-6057.



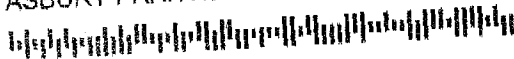
8742 Lucent Boulevard, Suite 300, Highlands Ranch, CO 80129

To obtain information about your account, contact SLS at: 1-800-306-6059 or visit our website at www.sls.net. SLS accepts calls from relay services on behalf of hearing impaired borrowers.

Mortgage Statement
Statement Date: 10/16/15

+ 0584423 000002846 95PS1 0716845 P1

ASBURY PARK NJ 07712-4929



Property Address:
ASBURY PARK NJ 07712

Account Number 1011152847
Payment Due Date 10/30/15
Total Amount Due † \$112.00
If payment is received after 11/4/15, \$0.00 late fee will be charged.

Account Information	
Outstanding Principal	\$35,181.50
Escrow Balance	\$0.00
Partial Payment (Suspense)*	\$0.00
Deferred Principal:	\$0.00
Deferred Interest:	\$0.00
Other Deferred Amounts:	0.000%
Interest Rate	No
Prepayment Penalty	No

Explanation of Amount Due	
Principal	\$1.00
Interest	\$0.00
Escrow (for Taxes and Insurance)	\$0.00
Optional Product	\$0.00
Regular Monthly Payment	\$1.00
Total New Fees Charged	\$0.00
Past Due Amounts	\$111.00
Partial Payment (Suspense)*	\$0.00
TOTAL AMOUNT DUE †	\$112.00

Transaction Activity (09/17/15 to 10/16/15)								
Date	Description	Total	Interest	Principal	Escrow (for Taxes and Insurance)	Optional Product	Fees/Charges	Partial Payment (Suspense)**
*** NO TRANSACTION TO REPORT ***								

Past Payments Breakdown		
	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
Fees/Charges/Optional Product	\$0.00	\$0.00
Partial Payment (Suspense)*	\$0.00	\$0.00
Total	\$0.00	\$0.00

Delinquency Notice
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 1-800-569-4287 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 October 16, 2015 you are 3365 days delinquent on your mortgage loan.

Important Messages
You are currently due for the 07/30/08 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.

Recent Account History

- Past due amount as of 04/30/15: \$106.00
- Payment due 05/30/15: Amount Due \$1.00
- Payment due 06/30/15: Amount Due \$1.00
- Payment due 07/30/15: Amount Due \$1.00
- Payment due 08/30/15: Amount Due \$1.00
- Payment due 09/30/15: Amount Due \$1.00
- 10/30/15: Current Payment Due \$1.00
- Total Unpaid Fees, Charges, and Uncollected Escrow Amount: \$0.00
- **Total \$112.00 due. You must pay this amount to bring your loan current. †**