

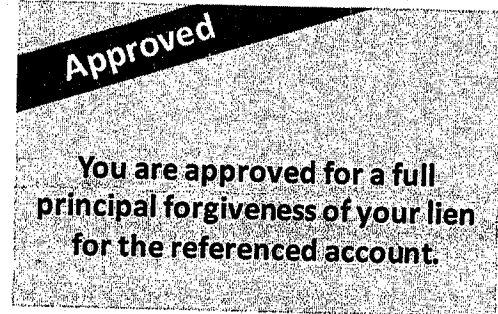


9405511899561959983970  
Delivery Confirmation

OPTM

July 31, 2014

[REDACTED]  
[REDACTED]  
6809 [REDACTED]  
Manassas, VA [REDACTED]



Account Number: XXXXXXXXXXXX [REDACTED]

Dear [REDACTED]  
[REDACTED]

*Si necesita ayuda en español, por favor llama este numero 1.866.927.1978.*

We are pleased to inform you that we have approved your above-referenced account for participation in a principal forgiveness program.

You will receive a full forgiveness of the remaining principal balance of \$129,774.83 on your second-lien mortgage loan referenced above. A second lien could be a loan or line of credit secured by your home and typically that may be in addition to your primary or "first lien" mortgage. Second liens may also be called a 'home equity account.' This principal forgiveness means that you no longer owe this amount (the amount secured by the property will be forgiven) and we will also waive any outstanding fees and accrued interest. We will also release the lien associated with this account. Please note that if we receive any payments from you before we forgive your remaining principal balance, we will apply them to your debt, which will reduce the actual principal balance amount we will forgive.

Please be aware that, unless you received a discharge in bankruptcy, we are required to report the amount of your cancelled principal debt to the Internal Revenue Service (IRS). SunTrust will provide a form 1099-C Cancellation of Debt. The amount forgiven may be eligible to be taxed. To know what tax impacts this transaction may have for you, you should contact a tax professional. Additional information can also be found at [www.irs.gov](http://www.irs.gov).

Although your second lien balance is being forgiven, this does not extinguish or 'forgive' your first-lien mortgage loan. **If your first-lien mortgage loan is in foreclosure**, this will **not** stop the foreclosure proceedings and foreclosure activities will continue. Please continue to answer and reply to all foreclosure communications. If you do not understand the legal consequences of the foreclosure, you should contact a lawyer or housing counselor for assistance. A list of HUD approved housing counselors can be found at <http://portal.hud.gov/hudportal/HUD?src=/homeownerhelp>.