

Nationwide Credit, Inc.

PO BOX 26314
LEHIGH VALLEY PA 18002-6314
1-855-348-2348
Monday through Friday: 8:00 AM to 9:00 PM

NCI Acct #: 13321322748
Loan Servicer: Owen Loan Servicing, LLC
Loan #: 83590289005
Lien Balance as of 02/28/2014: \$28,500.00
Property Address: [REDACTED]

02/28/2014

Dear [REDACTED]

NCI is contacting you on behalf of our client, Owen Loan Servicing, LLC (Owen). We understand that the debt related to the above Loan may have been discharged in bankruptcy. To the extent the lien that secured the above Loan was not resolved through the bankruptcy, we are pleased to offer you an exciting opportunity to resolve the lien with a one-time payment of \$4,275.00. This is a 85% discount on the above Lien Balance.

Upon receipt and confirmation of \$4,275.00 on or before 03/31/2014, NCI will notify Owen to release the lien or encumbrance that secured the above Loan. We are not obligated to renew this offer. Please be sure to reference your NCI Acct #, 13321322748, when submitting your payment using one of the options on the back of this letter.

Although this is not a demand for payment or an attempt to collect a pre-petition, post-petition or discharged debt, we are required by law to make the following disclosures.

1. The total amount of the Lien Balance as of the date of this letter is \$28,500.00. Because of interest, late charges or other charges, that may vary from day to day, payments or credits not yet applied to your account or returned items, to the extent you choose to make a payment, the Lien Balance may be different from the amount shown in this letter. Hence, if you choose to pay the Lien Balance shown above, an adjustment may be necessary after we receive your payment. If Owen requires an adjusted amount to consider your entire Lien Balance paid, we will inform you. To obtain the exact Lien Balance on a specific day, please contact us.
2. Owen is the entity responsible for the servicing of your Loan; however, the entity that holds the beneficial interest in the lien on the above property is BSSLT 2007-1 (Investor).
3. Unless you, within thirty (30) days after receipt of this notice, dispute the validity of the Lien Balance, or any portion thereof, the Lien Balance will be assumed to be valid by NCI. If you notify NCI in writing within thirty (30) days after receipt of this notice, that the Lien Balance or any portion thereof is disputed, NCI will obtain verification of the Lien Balance and a copy of such verification will be mailed to you by NCI. Upon written request within thirty (30) days after receipt of this notice, NCI will provide you with the name and address of the original creditor, if different from the current creditor.
4. Nothing contained in this letter, including any requests for payment, eliminates your right to dispute the Lien Balance or inquire for more information as set forth above.

Although this is not a demand for payment or an attempt to collect a pre-petition, post-petition or discharged debt, we are required by law to make the following disclosure: This communication is an attempt to collect a debt by a debt collector or a consumer collection agency and any information obtained will be used for that purpose.

M86
022714

*** Please See Reverse Side of This Letter for Important Consumer Information ***

Please Detach and Return this Stub in the Enclosed Envelope with your Check or Money Order - Make Sure the "Remit to" Address appears in the Window

PERSONAL AND CONFIDENTIAL
PO BOX 26315
LEHIGH VALLEY PA 18002-6315

01730

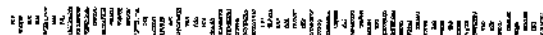


022/M86/BKD/02/28/2014

NCI ACCOUNT NO:	13321322748
LIEN BALANCE:	\$28,500.00
AMOUNT ENCLOSED:	\$

o Change of address: Print New Address on Back

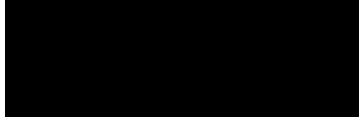
REMIT TO:



NATIONWIDE CREDIT, INC.
PO Box 26314
Lehigh Valley PA 18002-6314



48118-01A22***AUTO**MIXED AADC 350



Payment Options.

Overnight Mail
Nationwide Credit, Inc.
1874 Catasauque Road
Box 214
Allentown, PA 18109

Regular Mail
Nationwide Credit, Inc.
PO Box 26314
Lehigh Valley, PA 18002

Bankwire
ABA#: 121000248
Acct #: 4121714612
Wells Fargo
1000 Louisiana Street
Houston, TX 77002

Online
PayNow.SolveMyDebt.Com
Acct #: 13321322748
User ID: 547453

Western Union
NCI
Code City: Money
Code State: GA

NCI is excited to offer you this opportunity to help in finding a solution that will resolve this lien.

Sincerely,

Nationwide Credit, Inc.

Notice Regarding Bankruptcy: Please be advised that this letter is in no way an attempt to collect either a pre-petition, post-petition or discharged debt. If your bankruptcy case is still active, no action will be taken in willful violation of the Automatic Stay. If you have received an Order of Discharge in a Chapter 7 case, any action taken by NCI is not an attempt to recover any amounts from you personally, but is for the sole purpose of resolving the underlying lien on your property. If you have surrendered your property during your bankruptcy case, please disregard this notice. Finally, if you are in active Chapter 11, 12 or 13 cases, and an Order for Relief from the Automatic Stay has not been issued, you should continue to make payments in accordance with your bankruptcy plan.

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NOTE CHANGES ONLY

FIRST NAME	<input type="text"/>	MR	<input type="checkbox"/>
LAST NAME	<input type="text"/>		
ADDRESS	<input type="text"/>		
	<input type="text"/>		
CITY	<input type="text"/>	HOME PHONE	<input type="text"/> <input type="text"/> <input type="text"/>
STATE	<input type="text"/>	WORK PHONE	<input type="text"/> <input type="text"/> <input type="text"/>
	ZIP	<input type="text"/>	- <input type="text"/>