

April 12, 2017

Renee S. Ramos  
2703 Mathews Street  
Berkeley, CA 94702

RE: Nationstar Reference Number – CN-03-17-07805  
Mortgagor – Renee S. Ramos  
Property Address – 2703 Mathews Street, Berkeley, CA 94702  
Loan Number – 0613886837

Dear Renee S. Ramos,

Thank you for reaching out to us. We are looking forward to helping you.

### Why am I receiving this letter?

We received your letter on March 14, 2017, and have put together this reply with information that we hope will alleviate your concerns. Below are the concerns mentioned in your letter.

#### 1. Debt Validation

We looked into the concerns you expressed and after an investigation, we are sharing with you what we found.

#### 1. Debt Validation

Some information your client has requested does not pertain directly to the servicing of the loan, does not identify any specific servicing errors, and/or is considered proprietary and confidential. Therefore, this information is considered outside the scope of information that must be provided. However, the information below and enclosed documents should address any of your relevant questions and requests. Enclosed, you will find the following documents:

- Note and Security Instrument
  - The Note and Security Instrument will validate the above mentioned loan. These documents will explain our rights to:
    - Collect any remaining debt owed under the Note and Security Instrument
    - Assess fees and costs to the loan as necessary

**PLEASE BE ADVISED THIS COMMUNICATION IS SENT FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT, ASSESS, OR RECOVER A CLAIM AGAINST, OR DEMAND PAYMENT FROM, ANY INDIVIDUAL PROTECTED BY THE U. S. BANKRUPTCY CODE. IF THIS ACCOUNT HAS BEEN DISCHARGED IN A BANKRUPTCY PROCEEDING, BE ADVISED THIS COMMUNICATION IS FOR INFORMATIONAL PURPOSES ONLY AND NOT AN ATTEMPT TO COLLECT A DEBT AGAINST YOU; HOWEVER, THE SERVICER/LENDER RESERVES THE RIGHT TO EXERCISE THE LEGAL RIGHTS ONLY AGAINST THE PROPERTY SECURING THE LOAN OBLIGATION, INCLUDING THE RIGHT TO FORECLOSE ITS LIEN UNDER APPROPRIATE CIRCUMSTANCES. NOTHING IN THIS CORRESPONDENCE SHALL BE CONSTRUED AS AN ATTEMPT TO COLLECT AGAINST THE BORROWER PERSONALLY OR AN ATTEMPT TO REVIVE PERSONAL LIABILITY.**



- Inspect the property and charge applicable fees
  - Purchase lender placed insurance
  - Pay taxes on the mortgagor's behalf
- Transaction History
    - The Transaction History reflects a complete history for the period Nationstar has serviced the loan. Late fees are assessed any time the contractual installment is received after the grace period, as indicated in the Note. However, during active bankruptcy, late fees are waived. Please note, late fees are not considered interest and are not reported to the IRS on IRS form 1098. If an installment was applied to the suspense account, it will be indicated in the code description column. Installments can be applied to the suspense account if the funds received do not represent the full monthly mortgage installment due or if Nationstar is not informed of where the installment is to be applied. Furthermore, this Transaction History reflects:
      - When installments were received
      - How the installments were applied to the loan
      - Any disbursements made from the loan, including, but not limited to, disbursements for taxes, insurance, property inspections, brokers price opinions (BPOs), and legal fees
      - A description for each transaction, with running balances of the unpaid principal and escrow accounts
      - The date fees and charges were assessed, if any
      - Any amounts paid towards fees
      - Any waivers/reversals of fees
  - Notice of Servicing Transfer, also known as Welcome Letter
    - The Servicing Transfer Notice will detail the date and terms of the service transfer from the prior servicer to Nationstar. This document evidences Nationstar's right to service the loan.
  - Most Recent Escrow Analysis Statement
    - The Escrow Analysis will provide a detailed description of all disbursements made from the escrow account as well as any payments towards the escrow account for the prior year. It will also provide a breakdown of how the current escrow payment has been calculated, including any shortages that may exist.
  - Payoff Quote

- The Payoff Quote will include the full amount necessary to pay the loan in full. You may have received a copy of the Payoff Quote under separate cover. This document is sent for informational purposes only and is no way a demand to pay the loan in full and will not result in any additional fees being assessed to the loan.

Furthermore, our records indicate Wilmington Trust Company solely as Trustee for MLMI 2006-HE5 is the current owner of the Note. We have provided the address below:

Wilmington Trust Company solely as Trustee for MLMI 2006-HE5  
1100 North Market Street  
Wilmington, DE 19890  
Email: RMBSTrustee@wilmingtontrust.com

Please note that Nationstar is the servicer of the loan and will be responsible for responding to any concerns regarding the servicing of the loan. Servicing matters include but are not limited to the following:

- Mortgage assistance and modifications
- Installment posting
- Validation of the debt
- Foreclosure proceedings
- Installment adjustments

Please direct any communication related to these matters to Nationstar using the contact information below. Please note Wilmington Trust Company solely as Trustee for MLMI 2006-HE5 will not be able to assist with any of these matters.

Upon receipt of this correspondence, the above mentioned loan and related documents were reviewed and found to comply with all state and federal guidelines that regulate them. As such, the above mentioned loan account will continue to be serviced appropriate to its status.

Furthermore, the payment history appears to be reported accurately to the main credit repositories. If you have documentation that substantiates that any of the information reported by Nationstar on the credit report is incorrect, please provide the detailed information for review.

As of the date of this correspondence, the account is contractually due for the December 1, 2008 monthly installment. Should there be any questions or concerns regarding the account, or if you would like to discuss available payment assistance options including modification, liquidation, or reinstatement, you may work directly with our counsel:

Severson & Werson  
One Embarcadero Center, Suite 2600  
San Francisco, CA 94111  
Telephone Number: 1.415.398.3344

Overall, we could not find any errors on our part in regards to your concerns. However, you have the right to access the documents we used in this investigation, and we have included those documents in this letter for your records.

## **Your Loan Summary**

<u>UPB</u>	<u>Monthly Payment</u>	<u>Due Date</u>	<u>Escrow Balance</u>	<u>Last Payment Received</u>
\$392,700.00	\$1,955.33	December 1, 2008	-\$20,768.31	November 1, 2008

I hope this information is helpful and addresses your concerns. If you have any questions about the information I have provided, please contact me directly.

Sincerely,



Kimberly Brinkley  
Customer Relations Specialist  
Nationstar Mortgage LLC  
P.O. Box 619098  
Dallas, TX 75261-9741  
phone: 972.894.1598  
facsimile: 214.488.1993  
e-mail: kimberly.brinkley@nationstarmail.com

Enclosures 6  
By Email ryamagishi@gmail.com

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Are you experiencing a financial hardship? Our local non-profit partners can help with financial counseling and other services. Please visit these websites for assistance:

- [Hud.gov](http://Hud.gov)
- [Neighborworks.org](http://Neighborworks.org)



**Hawaii Residents:** If you believe a loss mitigation option request has been wrongly denied, you may file a complaint with the state division of financial institutions at 808-586-2820 or <http://cca.hawaii.gov/dfi/>.

**New York Residents:** Nationstar Mortgage LLC is licensed by the New York City Department of Consumer Affairs License Number: 1392003. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov).**

**New York Residents Income Disclosure:** If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt: supplemental security income (SSI); social security; public assistance (welfare); spousal support, maintenance (alimony) or child support; unemployment benefits; disability benefits; workers' compensation benefits; public or private pensions; veterans' benefits; federal student loans, federal student grants, and federal work study funds; and ninety percent of your wages or salary earned in the last sixty days.

**Oregon Residents:** There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit [www.oregonhomeownersupport.gov](http://www.oregonhomeownersupport.gov). If you need help finding a lawyer, consult the Oregon State Bar's Lawyer Referral Service online at [www.oregonstatebar.org](http://www.oregonstatebar.org) or by calling 503-684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at 800-452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to [www.oregonlawhelp.org](http://www.oregonlawhelp.org).

**North Carolina Residents:** Nationstar Mortgage LLC is licensed by the North Carolina Commissioner of Banks, Mortgage Lender License L-103450. Nationstar Mortgage LLC is also licensed by the North Carolina Department of Insurance, Permit Number 105369, 112715, 105368, 111828, 112953, and 112954. **If you believe a Loss Mitigation request has been wrongly denied, you may file a complaint with the North Carolina Office of the Commissioner of Banks website [www.nccob.gov](http://www.nccob.gov).**

**Texas Residents:** COMPLAINTS REGARDING THE SERVICING OF A MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550. A complaint form and instructions may be downloaded and printed from the Department's website located at [www.sml.texas.gov](http://www.sml.texas.gov) or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at [smlinfo@sml.texas.gov](mailto:smlinfo@sml.texas.gov).