

America's Servicing Co.
4101 Wiseman Blvd.
MAC T7408-01G
San Antonio, TX 78251

Date: 9/18/2012

FIRST CLASS MAIL and
CERTIFIED MAIL

NYPC0918120097

BENJAMIN CUNNINGHAM
2429 SOUTHERN BLVD
BRONX, NY 10458-6507

Re: Loan Number 106/1175000867
Property Address: 2429 SOUTHERN BLVD
BRONX, NY 10458-6507

09-26-12P02:28 RCVD

**“YOU COULD LOSE YOUR HOME. PLEASE READ THE
FOLLOWING NOTICE CAREFULLY”**

As of 9/18/2012, your home loan is 308 days in default. Under New York State law, we are required to send you this notice to inform you that you are at risk of losing your home. You can cure this default by making the payment \$26,256.07 of dollars by 10/22/2012.

If you are experiencing financial difficulty, you should know that there are several options available to you that may help you keep your home. Attached to this notice is a list of government approved housing counseling agencies in your area which provide free or very low-cost counseling. You should consider contacting one of these agencies immediately. These agencies specialize in helping homeowners who are facing financial difficulty. Housing counselors can help you assess your financial condition and work with us to explore the possibility of modifying your loan, establishing an easier payment plan for you, or even working out a period of loan forbearance. If you wish, you may also contact us directly at 1-800-662-3806 and ask to discuss possible options.

While we cannot assure that a mutually agreeable resolution is possible, we encourage you to take immediate steps to try to achieve a resolution. The longer you wait the fewer options you may have.

If this matter is not resolved within 90 days from the date this notice was mailed, we may commence legal action against you (or sooner if you cease to live in the dwelling as your primary residence).

If you need further information, please call the New York State Department of Financial Services' toll-free helpline at 1-877-BANK-NYS (1-877-226-5697) or visit the Department's website at <http://www.dfs.ny.gov>.

Sincerely,
America's Servicing Co.
Default Management Department

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you have received a discharge of this debt in bankruptcy or are currently in a bankruptcy case, this notice is not intended as an attempt to collect a debt and, this company has a security interest in the property and will only exercise its rights as against the property.

Housing Agency	Address	Phone
American Debt Resources	248C Larkfield Road East Northport, NY 11731	1-800-498-0766
Asian Americans for Equality	111 Division Street New York, NY 10002	212-964-2288
Center for New York City Neighborhoods CNYCN	74 Trinity Place Suite 1302 New York, NY 10006	646-786-0888
CHANGER	402 Chestnut Street Brooklyn, NY 11208	718-304-7753
Greenpath	3250 Westchester Avenue Suite 111 Bronx, NY 10461	888-776-6738
Harlem Congregations for Community Improvement	2854 Fredrick Douglass Boulevard New York, NY 10039	212-281-4887

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BENJAMIN CUNNINGHAM
2429 SOUTHERN BLVD
BRONX, NY 10458-6507

Dear Borrower(s)

Re: 106/1175000867

Our records indicate that your loan is in default. Unless the payment on your loan can be brought current by 10/22/2012, it will become necessary to accelerate your Mortgage Note and pursue the remedies provided for in your Mortgage or Deed of Trust. The total delinquency against your account as of today's date is as follows:

Past Due Payments	\$25,922.22
Late Charge Balance	\$ 418.92
Other Fees	\$2,275.93
Unapplied Funds	\$2,361.00
Total Delinquency as of 9/18/2012	\$26,256.07

To avoid the possibility of acceleration, you must pay this amount plus any additional monthly payments, late charges and other charges that may be due under applicable law after the date of this notice and on or before 10/22/2012 in CERTIFIED funds, to America's Servicing Co., PO BOX 1820, Newark, NJ 07101-1820.

If funds are not received by the above referenced date, we will proceed with acceleration. Once acceleration has occurred, we may take steps to terminate your ownership in the property by a foreclosure proceeding or other action to seize the home or pursue any other remedy permitted under the terms of your Mortgage.

You have the right to reinstate your Mortgage Note and Mortgage or Deed of Trust after acceleration. However, any future negotiations attempting to reinstate your loan or any payment of less than the full amount due shall not require America's Servicing Co.'s waiver of acceleration unless otherwise agreed to, in writing, by America's Servicing Co..

If acceleration is initiated, you will have the right to bring a court action to refute the existence of a default or offer any other defense to acceleration you may deem appropriate. You have the right to bring a court action to assert the non-existence of a default or any other defense you may

have to acceleration and sale.

We are required by federal law to notify you of the availability of government approved home ownership counseling agencies designed to help homeowners avoid losing their home. To obtain a list of approved counseling agencies for your state please call 1-800-569-4287. We urge you to give this matter your immediate attention.

If you would like to discuss the present condition of your loan, or if we can be of further assistance, please call one of our Loan Service Representatives at 1-800-662-3806, Monday through Friday from 8:00 a.m. to 8:00 p.m. Central Time.

Sincerely,

America's Servicing Co.
Default Management Department

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