



August 9, 2011

Dear Mortgagor(s):

U.S. Bank has completed the review of the information you provided to be considered for a Short Sale. Unfortunately, we are unable to approve your request. After reviewing the information you provided, we have made the following assessment:

You have sufficient income to be able to afford your current monthly mortgage payment therefore you are not at risk of imminent default on your mortgage with US Bank.

We understand this may be difficult news for you but we are obligated to operate in a manner that is fiscally responsible for U.S. Bank. There may be other options available that can help stabilize your mortgage and housing challenges. Please contact our Default Assessment Department at (888) 456-2622 to further inquire about eligibility requirements for these assistance options which may include repayment plans or permanent loan modification.

Our decision was based in whole or in part on information obtained from the following consumer credit reporting agency:

Trans Union
P.O. Box 1000
Chester, PA 19022
800-888-4213

CSC Credit Services
P.O. Box 619054
Dallas, TX 75261-9054
800-759-5979

Experian
P.O. Box 2032
Allen, TX 75013-2002
888-397-3742

You have a right under the Fair Credit Reporting Act to know the information contained in your credit file at the consumer reporting agency. The consumer reporting agency played no part in our decision and is unable to supply specific reasons why we have denied credit to you.

You also have a right to a free copy of your report from the reporting agency if you request it no later than 60 days after you receive this notice. In addition, if you find that any information contained in the report is inaccurate or incomplete, you have the right to dispute the matter with the credit reporting agency.

A HUD-certified housing counseling organization is an additional source of information to assist you. Housing counselors will provide the service free of charge. To find a HUD-certified counseling organization in your area, visit the HUD website at:

<http://www.hud.gov/offices/hsg/sfh/hcc/fc/> or contact HUD by phone at 800-569-4287.

You may also call the Homeowner's HOPE Hotline at 888-995-HOPE (4673) if you need further counseling. The HOPE Hotline offers free HUD-certified counseling services in English and Spanish and can help answer any questions you may have. If you are currently behind/delinquent on your monthly mortgage payment and/or active in foreclosure, these activities will continue on your account unless other arrangements are made.

If you have any questions regarding the information contained in this letter please contact the Default Assessment Group at the number above. Representatives are

available Monday - Thursday 8AM - 8PM ET, Friday 8AM - 5PM ET, and Saturday 8AM - Noon ET.

Sincerely,

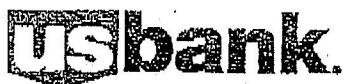
U.S. Bank Loss Mitigation Group

Equal Credit Opportunity Act

The Federal Credit Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law is the Comptroller of the Currency, Consumer Assistance Group, 1301 McKinney St Suite 3450, Houston, Texas 77010-9050.

We are required by the Fair Debt Collections Practices Act to inform you that if your loan is currently delinquent, this is an attempt to collect a debt, and any information obtained will be used for that purpose. However, if you have received a discharge and the loan was not reaffirmed in a bankruptcy case, this notice is for informational purposes only. We will only exercise our right against the property and are not attempting any act to collect the discharged debt from you personally.

Notice to Washington residents: Washington State Law against discrimination in credit transactions because of race, creed, color, national origin, sex, marital status, or the presence of any sensory, mental, or physical disability or the use of a trained guide dog or service animal by a disabled person. The Washington State Human Rights Commission administers compliance with this law.



All of us serving youSM

U.S. Bank
Loc: CN-OH-X5FI
P.O. Box 1038
Cincinnati, OH 45201-1038

Dear Mortgagor(s):

Your loan is currently in default and U.S. Bank will be reviewing your loan for possible legal action. We want to work with you to resolve this matter. U.S. Bank has many programs including, but not limited to, the Home Affordable Modification Program (HAMP) that may be available to you in order to avoid future foreclosure proceedings.

Please contact our Default Assessment Group at 888-456-2622. Representatives are available Monday - Thursday 8AM - 8PM ET, Friday 8AM - 5PM ET, and Saturday 8AM - Noon ET.

In order to help us review your options, please be prepared to provide the items listed below for our review:

1. Request for Modification (RMA) and Making Home Affordable hardship affidavit
2. Proof of income: Including copies of the last two paystubs for all mortgagors, proof of unemployment benefits, and/or all Social Security award letters, and any pension statements
3. Tax Return and/or W-2 from the previous year and a completed 4506-T form
4. Borrowers whose mortgages are not currently escrowed will need to provide a declaration page for your homeowner's insurance, billing statements for all property taxes, any homeowner's association fees, and, if applicable, a copy of your flood insurance policy

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Sincerely,
U.S. Bank Default Assessment Group

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FF 621