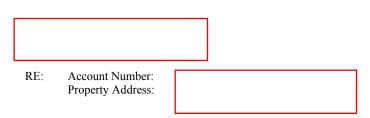
GMAC Mortgage

January 10, 2013



Dear LYNDSI LANGSTON:

Your loan is under review for a short sale, which means that GMAC MORTGAGE is considering the option of settling the loan for less than the total amount due.

If there has been damage to the property and a claim has been filed, however, the insurance proceeds are not being used to repair the property, GMAC MORTGAGE requests that the proceeds be applied towards the settlement of the loan. Please confirm that you consent to applying the insurance proceeds towards the settlement of your loan by signing below. Please fax this form back to us at 866-709-4744 or ask your realtor to upload it via Equator.

If you have any questions regarding your account, please contact our office at 800-766-4622, Monday-Friday from 6:00AM to 10:00PM, or Saturdays from 9:00AM to 1:00PM, Central Time.

Sincerely,

CHAD GEARHART

Loss Mitigation Department

I hereby request GMAC MORTGAGE apply all insurance proceeds towards the settlement of my loan.



Signature

Date

Texas Residents:

COMPLAINTS REGARDING THE SERVICING OF YOUR 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 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.

Notice: If you are currently involved in a bankruptcy proceeding or have been discharged of your personal liability for the repayment of this debt, this notice is being provided for informational purposes only, it is not an attempt to hold you personally responsible for the debt and any rights we may chose to pursue will be exercised against the property only.