



March 11, 2024

[REDACTED] Wilkinson

[REDACTED] MD [REDACTED]

Loan Number: [REDACTED] 835

Dear [REDACTED] Wilkinson,

This is in response to your letter, received February 26, 2024, which purports to eliminate your debt on the basis of **fraud**.

We apologize for the delay in our response to your message. Please note that we are required to handle inquiries in the order they were received, and per the Real Estate Settlement Procedures Act (RESPA), we have up to 30 business days to respond to inquiries.

Enclosed for your reference, please find copies of your signed Note and Mortgage. As you have entered into this agreement, you are responsible for upholding your obligations as outlined on the signed Note.

If you have changed your name, you may send proof of your name change to us at any of the below, and we will update our records accordingly.

Mail Stop 1290
1 Corporate Drive, Suite 360
Lake Zurich, IL 60047
Fax: 1-847-574-7654
Email: customerservice@yourmortgageonline.com

Please include your loan number on all correspondence.

As of March 5, 2024, your loan is past due for your February 2024 payment of \$1,436.17. Please see the attached copy of your most recent billing statement dated February 16, 2024, and late fee notice dated March 2, 2024.

If you are experiencing financial hardship at this time, you may wish to contact our Loss Mitigation Department to discuss any options that may be available to you. Please call 1-866-397-5370, and a Loss Mitigation specialist will be available to you.

Your satisfaction is important to us, and we will diligently work to assure the appropriate handling of your loan in the future.

If you have any questions, please call our Customer Service Department at 1-855-241-5700.

Sincerely,

Research Department