



Dear Borrower,

In order to comply with applicable law and regulatory guidance, Embrace Home Loans (Embrace) policy prohibits the sending of billing statements to borrowers whose obligation has been discharged or is subject to the automatic stay in a bankruptcy proceeding.

If your personal obligation has been discharged in a Chapter 7 case and you wish to receive billing statements, you may do so by filling out the attached form and returning it to Embrace. Embrace encourages discharged Chapter 7 debtors to confer with their attorney before signing and returning the attached document.

Sincerely,

David Hughes
Vice President
Embrace Home Loans

This notice is for informational purposes only and does not constitute a demand for payment or an attempt to collect indebtedness as your personal obligation.



Please return this form to:

Embrace Home Loans
Attn: Correspondence
PO BOX 19210
Charlotte, NC 28219-0229

I _____ residing at _____ hereby verify the following:
Printed Name Property Address

_____ My personal obligation was discharged in a Chapter 7 bankruptcy case and I did not re-
Initial affirm the debt currently serviced by Embrace Home Loans on my primary residence.

_____ I do not wish to surrender my primary residence, but instead desire to make volunteer
Initial payments to Embrace Home Loans in order to extinguish the lien on my residence.

_____ I hereby request Embrace Home Loans send to me monthly billing statements.
Initial

Printed Name: _____

Signature: _____

Date: _____