

EXHIBIT A



05/05/12

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ALTAGRACIA DIAZ
 [REDACTED]

REDACTED

Loan Number: [REDACTED]

Dear Valued Customer,

Residential Credit Solutions, Inc. ("RCS") is the servicer of the above referenced mortgage loan. This notice is to serve as validation of the above referenced debt as required by the Fair Debt Collection Practices Act. The amounts set forth below are current as of the date of this notice, but may increase due to accrual of interest and other charges.

Original Loan Amount	\$ 438900.00	Current Principal Balance	\$347,224.81
Maturity Date	04/2022	Current Interest Due	\$17,282.37
Name of Creditor	JP MORGAN MTG ACQ CORP	Current Fees / Advances Owed *	\$5,923.73
Next Payment Due Date	10/01/11	Current Unapplied Funds	-\$0.00
Next payment Amount Due	\$5,160.08	TOTAL DEBT	\$370,430.91
Payment Address Only	P.O. Box 78954 Phoenix, AZ 85062-8954	Escrow Balance*	-\$5,344.48

*Negative escrow balances are reflected in both sections above.

You may notify RCS in writing within thirty days of receipt of this letter that the debt or any portion of the debt is disputed. If no notice is received by RCS within the 30 day period, it will be assumed that the above information is accurate and the debt is valid. If/once written notice is received within the 30 day period, RCS will obtain verification of the debt or a copy of a judgment against you, the consumer. A copy of the verification of debt or judgment will be mailed to the mailing address on record for you along with, if requested in writing, a statement that provides the name and address of the original creditor. For written notice, mail to:

Residential Credit Solutions, Inc.
 P.O. Box 163889
 Fort Worth, TX 76161-3889

Collection activities and communications will continue during the thirty day period after receipt of this notice, unless written notice is provided to RCS that you dispute the validity of the debt or any portion of the debt that you believe to be inaccurate. Once the debt is verified by our office and a copy of that verification is sent to you, collection efforts will immediately resume.

If you have any questions, please contact our office at 1-800-737-1192 between the hours of 7:00 a.m. and 11:00 p.m. Monday through Thursday, 7:00 a.m. and 9:00 p.m., Friday, 8:00 a.m. and 2:00 p.m., Saturday. All times are Central Standard Time.

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Residential Credit Solutions, Inc.
 P.O. Box 163229, Fort Worth, TX 76161-3229
 Website: www.residentialcredit.com

This is an attempt to collect a debt; any information obtained will be used for that purpose.



If your loan is currently subject to a bankruptcy proceeding or the debt has been discharged in a Chapter 7 bankruptcy proceeding, this letter is for informational purposes, relates only to the collateral property and is not an attempt to collect a debt from you personally.

Sincerely,
Residential Credit Solutions, Inc.

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