

Shapiro &amp; Swertfeger, L.L.P.



Attorneys at Law  
Default Services

## SHAPIRO & SWERTFEGER, LLP

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August 18, 2010

THIS LAW FIRM IS A DEBT COLLECTOR. THIS LETTER IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

RE: Loan No.: 900  
Our File No.:  
\* 341

Dear C :

As you have been previously informed, this law firm represents Everhome Mortgage Company FKA Alliance Mortgage Company, with respect to the above referenced loan. A foreclosure sale of the property given as security for this loan is scheduled for September 7, 2010.

This is to advise that the Note and Security Deed contain provisions relative to the assessment of attorney's fees as part of the debt if the indebtedness is collected through an attorney, as provided by Georgia law, O.C.G.A. Sec. 13-1-11. The attorney's fees provided therein are ten percent (10%) of the principal and interest owing on said loan. You have already been advised of the payoff amount as of the date shown within our previous notice to you. Accordingly, you may avoid assessment of these fees by paying the entire indebtedness, including principal and interest, before the expiration of ten (10) days from receipt of this notice.

**If you have received a discharge in a Chapter 7 bankruptcy releasing you from personal liability on this loan the above referenced fees do not apply to you and will not be collected from you.**

If you are currently in the military service, or have been in the military service within the past 90 days, and you entered the service after signing the Security Deed now in foreclosure, please notify this office immediately. You may be entitled to relief under the Service Members Civil Relief Act. When contacting us in this regard you must provide us with positive proof of

