

1. GMAC
2. VA
3. 4 payments behind, PITI \$7974.01, not in foreclosure
4. three month forbearance \$8031.36 starting October 1 to avoid going into foreclosure
5. Federici, Ronald/ Scott

[www.yourfastmod.org](http://www.yourfastmod.org)

# GMAC Mortgage

3451 Hammond Ave  
P.O. Box 780  
Waterloo, IA 50704-0780

08/31/09



RE: Account Number  
Property Address



Dear



This is in response to your inquiry regarding the authorization to release information to a third party on the above-referenced account. Unfortunately, the authorization form received was completed incorrectly. All of the below criteria must be met for the authorization form to be valid:

- All mortgagers on the account must sign the authorization form.
- The form must include the first and last name of the individual(s) being authorized.
- A valid account number must be listed on the form.
- The name of a business cannot be authorized; individual(s) from the company must be designated.
- The authorization form cannot list a customer's name as the authorized individual. It must include the name of a third party.

Enclosed is the authorization form that must be completed to allow a third party to have access to your account information. Please fax the form to our office at 866-501-1610.

Upon receipt of this information, GMAC Mortgage, LLC will properly document the account(s) and those parties listed will then be authorized to obtain information. For security purposes, an authorized individual must confirm the last four digits of one of the borrower's Social Security numbers when contacting our office.

If you have any questions, please contact Customer Care at 800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care  
Loan Servicing  
Enclosure  
6:28

**GMAC Mortgage**

8/31/2009

Re: Loan Number [REDACTED]  
Property [REDACTED]

Dear [REDACTED]

This Repayment Agreement, ('Agreement'), Made 8/31/2009, (the 'Effective Date'), between RONALD STEVEN FEDERICI and GMAC Mortgage, LLC, ('Lender') and amends and supplements (1) the Mortgage, Deed of Trust to Secure Debt, (the 'Security Instrument'), dated 12/1/2005 and (2) the promissory note ('Note') bearing the same date as , and secured by, the Security Instrument which covers the real and personal property described in the Security Instrument.

Borrower acknowledges that Lender is the legal holder and owner of the Note and Security Instrument and further acknowledges that if Lender transfers the Note, as amended by this Agreement, the transferee shall be the 'Lender' as defined in this Agreement.

In consideration for the mutual promises and agreements exchanged, the parties hereto agree as follows, (notwithstanding anything to the contrary in the Note or Security Instrument):

1. Payments must be received on or before the due date of Agreement or this Agreement will be null and void.
2. All payments must be mailed to:

GMAC Mortgage, LLC  
Attn: Payment Processing Center  
3451 Hammond Avenue  
Waterloo, IA 50702

3. There presently remains an outstanding indebtedness to the Lender pursuant to a note (the 'Note') and mortgage (the 'Mortgage') or equivalent Security Instrument executed on 12/1/2005 in the original principal amount of \$1,300,000.00.

We will require you to make 3 payments at a modified payment amount. At the conclusion of the scheduled payments below, we will review your situation to determine the best option for resolving the remaining delinquency. Your payments are due and payable as follows:

Date	Amount:
10/1/2009	\$ 8031.36
11/1/2009	\$ 8031.36
12/1/2009	\$ 8031.36

All payments remitted under this trial plan must be in the form of certified funds (cashier's check, money order, or Western Union Quick Collect)

- 4. If a notice of a new or subsequent Bankruptcy is filed during the payments, this Agreement will automatically be voided.
- 5. We will honor the Agreement if all of the described conditions and requirements are met. If at any time you fail to comply with any of the above-described conditions and requirements, this Agreement will be considered null and void and will resume foreclosure.

Please sign and return this Agreement by 10/1/2009.

If the Agreement is cancelled, terminated, or rescinded for any reason, funds remitted will not be refunded and the Loan Modification will not be processed. Any funds received will be applied to the loan.

It is expressly understood and agreed that the default is not cured or waived by acceptance of any monies paid hereunder.

If you should have any questions, please contact me at 1-800-799-9250.

Loan Modification Department

\_\_\_\_\_ Date \_\_\_\_\_ Date  


Upon receipt of the trial plan, we will also execute indicate our concurrence with this agreement.

\_\_\_\_\_ Date \_\_\_\_\_  
 GMAC Mortgage, LLC

Fax to: 1-866-340-5043