

THE LAW OFFICES OF
SHUSTER & SABEN, L.L.C.
540 NORTH HARBOR CITY BLVD.
MELBOURNE, FLORIDA 32935
PHONE (321) 622-5040 • FAX (321) 259-3255

May 7, 2010

VIA MAIL & FAX (707) 568-2737
Provident Funding
1235 North Dutton Ave., Suite E
Santa Rosa, CA 95401

Re: PROVIDENT FUNDING ASSOCIATES, L.P. ET AL.
v. [REDACTED], ET AL.
Case No.: [REDACTED]
Lender: PROVIDENT FUNDING ASSOCIATES, L.P.
Loan Nos. [REDACTED] and [REDACTED]

To Whom It May Concern:

Please be advised that our law firm represents [REDACTED] and [REDACTED] regarding your attempts to collect a debt allegedly owned to the above-referenced financial institution. As you may know, Provident Funding Associates, L.P. has already filed suit against our clients to foreclose, and this law firm is defending the subject lawsuit.

Pursuant to the Fair Debt Collection Practices Act and in behalf of our client we hereby dispute the validity of the debt and demand validation of same.

Please also let this letter serve as a qualified written request pursuant to RESPA.. Our client obtained a mortgage from PFG Loans, Inc. on June 26, 2006 and does not understand what, if any, ownership interest Provident Funding Associates, L.P. has in the subject note and mortgage. Our client believes that their payments have not been properly credited toward the balance due. As such, please furnish our office with the following:

- (1) The identity of the current owner of the note and mortgage;
- (2) The identity of all prior owners of the note and mortgage;
- (3) The date the current owner of the note and mortgage acquired the note and mortgage;
- (4) If the note and mortgage is owned by a trust please identify both the trustee of the subject trust and the trust itself;
- (5) Identify the current and all past servicers of the mortgage;

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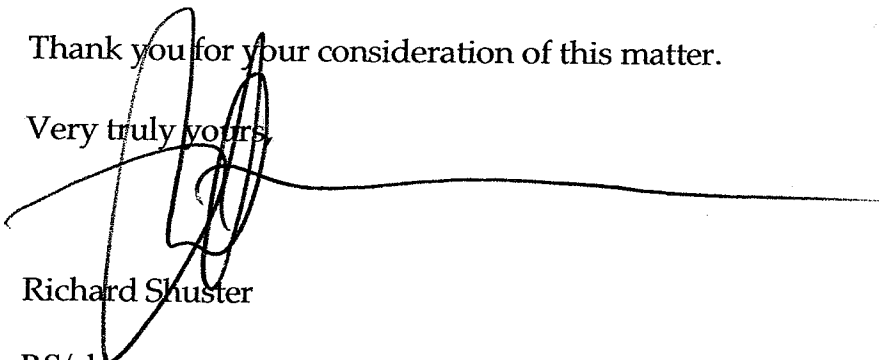
- (6) Provide a complete payment history.;
- (7) Explain the relationship (if any) between PFG Loans, Inc. and Provident Funding Associates, L.P.

All future contact relative to this debt must take place solely through this office.

For your reference, please also find enclosed written authorization to disclose the requested information.

Thank you for your consideration of this matter.

Very truly yours,



Richard Shuster

RS/ch
Enclosure