

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

November 5, 2010

VIA MAIL & FAX (407) 737-5433  
Ocwen Loan Servicing, LLC  
P.O. Box 785057  
Orlando, FL 32878

**Re: Deutsche Bank Trust Company Americas, f/k/a Banker's Trust  
Company, as Trustee, etc. v. [REDACTED], M[REDACTED]**  
**Case No.:** 05-2008-CA-0299 [REDACTED]  
**Ocwen Account No.:** 00717592 [REDACTED]  
**Original Lender:** Accredited Home Lenders Inc.  
**Current Note Owner:** Unknown  
**Property Address:** [REDACTED] Ter, Indian Harbour Bch., FL 32937

To Whom It May Concern:

I am in receipt of your recent loan modification offer to our above-referenced client. I will ignore for the moment that your settlement offer is a communication with a person who is known to you to be represented by counsel and therefore is in clear violation of the FDCPA. Nothing in this letter is should be construed a waiver of Mr. [REDACTED] rights to sue Ocwen for its violation of the FDCPA.

Our client's property is worth under \$150,000.00. If you wish the reach a settlement you will need to present our client with an offer that is in his economic best interest to accept. This means that you must either:

- (1) Reduce the loan balance to something closer to 150k than to 220k
- (2) Reduce the interest rate below 3.0%.
- (3) Or do both of the above

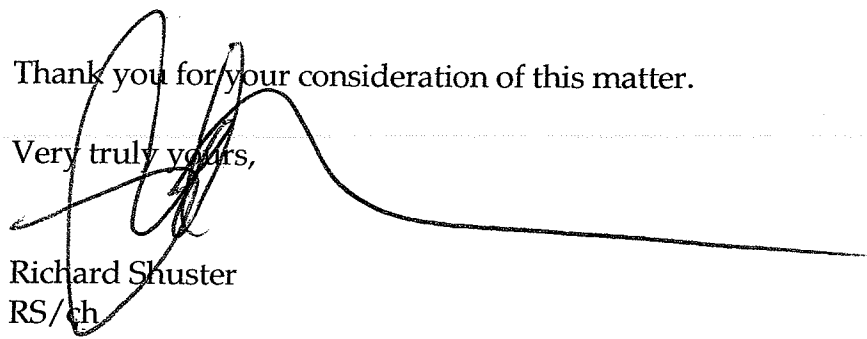
Getting a 5.37% interest rate is no big deal given that all major banks are offering new mortgages for under 5%. Your client needs to walk from some of the loan balance as it is being calculated based on a predatory (and nearly usurious) rate on a dubious transaction made by a bottom feeding sub-prime loan originator.

I note that the case against our client has been pending now for over two years. **When will your client get real?**

Please send us a REAL offer and perhaps we can get this case resolved.

Thank you for your consideration of this matter.

Very truly yours,



Richard Shuster  
RS/ch

Enclosure