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BY: CEO

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October 04, 2012

Rodney B Graff
PO Box 385
Byers CO 80103

Subject: Mortgage Loan Number 3001443997

Dear Rodney B Graff :

Thank you for writing IndyMac Mortgage Services, a division of OneWest Bank®, FSB regarding your mortgage loan.

IndyMac Mortgage Services received your letter requesting additional information regarding your loan and is in the process of evaluating your request to determine whether your letter is considered a RESPA - Qualified Written Request (RESPA - QWR) under the Real Estate Settlement Procedures Act (RESPA). If your letter does constitute a RESPA - QWR, IndyMac Mortgage Services is required to provide an acknowledgement letter within 20 business days of receipt of your letter and is also required to have the issue(s) raised in your letter addressed or resolved by the 60th business day of receipt of your letter.

Please be advised this letter shall serve as that acknowledgement for receipt of your letter. IndyMac Mortgage Services reserves its right to conclude and inform you that your letter may not constitute a RESPA - QWR but will, in any event, provide a response to your letter when required under applicable laws.

If you need further assistance, please contact Customer Service Direct at (800) 781-7399. Representatives are available Monday through Friday, from 8:00 a.m. to 9:00 p.m. Eastern Time.

Respectfully,

Customer Service
IndyMac Mortgage Services, a division of OneWest Bank®, FSB

This company is a debt collector and any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.

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