



**ROBERTSON ANSCHUTZ & SCHNEID**  
**LAW OFFICES**

James Robertson, Esquire  
Member of Texas Bar  
Everett Anschutz, Esquire  
Member of Texas Bar  
David J. Schneid, Esquire  
Member of Florida Bar

February 01, 2012

RE: Property Address \_\_\_\_\_

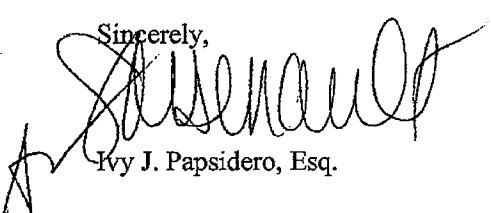
Dear DANIEL MCGOVERN:

Your failure to make timely payments on your loan has caused a default in your mortgage which originated with Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, INC on May 03, 2006 and recorded on May 10, 2006, in Official Records Book \_\_\_\_\_, at Page \_\_\_\_\_. The undersigned Firm has been retained in connection with said default which, unless resolved, may lead to foreclosure. As of the date of this letter, you owe the principal amount of \$167,268.75, plus interest and costs.

Since the mortgaged property is your primary residence and your home has a homestead real estate tax exemption, you have the right to participate in mediation. Mediation is a process where the parties meet in a voluntary, confidential session to discuss the potential resolution of the default on your mortgage. The mediation will be conducted by a Florida Supreme Court certified mediator and a representative of the mortgage company with authority to settle and negotiate the default on behalf of the lender will be present. The undersigned law firm, as attorney for the mortgage company, will be present at the mediation session. **The undersigned law firm and the mediator will not be able to give you legal advice.** The mediator's job is to remain neutral and not take sides, but to give both parties an opportunity to discuss a potential resolution of the default of the loan. If you and the mortgage company agree to resolve the default, a settlement agreement will be signed by you and the representative of the mortgage company.

You will not have to pay to participate in this mediation program. To participate in mediation, you must contact Foreclosure Mediation Solutions at 888-284-8286. As a prerequisite in the pre-suit mediation program, you will be required to provide financial information to the mediator and meet with an approved foreclosure financial counselor within a specific timeframe prior to the mediation session. There is no fee for meeting with a foreclosure financial counselor. You may also request certain information from the mortgage company before attending the mediation. Foreclosure Mediation Solutions will explain more about the mediation program when you call.

Sincerely,

  
Ivy J. Papsidero, Esq.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. If you request verification of debt in writing within thirty (30) days from receipt of this notice, this office will obtain verification of the debt and a copy of such verification will be mailed to you by this office. If you request the name and address of the original creditor in writing within thirty (30) days from receipt of this notice, and if the creditor is different from the current creditor, this office will provide you with the name and address. Unless you notify this office in writing within thirty (30) days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume the debt to be valid.

12-00701

BARRY MABUTT

8109