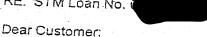


SunTrust Mongage, Inc. P.O. Box 27767 Richmond, VA 23261-7767

March 13,



RE. STM Loan No.



This letter is in response to a recent dispute we received on the above SunTrust Mortgage loan number.

After researching this dispute, we have taken the following steps to resolve the issue:

We have advised the Credit Bureau to remove all negative reporting from your credit report.

These corrections have been sent electronically to the four major credit bureaus: Equifax, Experian, Trans Union and Innovis. They should have their files updated within 7 business days. If you are requesting information from any other credit bureau, it could take additional time for them to update their files.

Although we strive to provide efficient and quality service to our customers, these errors occasionally occur. Please accept our apology for any inconvenience this may have caused you.

If you have any questions, please do not hesitate to contact me at 1 - 800Our business hours are Monday through Friday 9:00 a.m. to 6:00 p.m., EST.

Sincerely,

collection Department

