Select portfolio servicing PO Box 65250 Salt Lake City UT84165.0250

Dear Select Portfolio Servicing,

Re: Letter pf Authorization Loan NO. 0015794696 Property Address 549 Purdue Ave Borrower S.S.N. 294-34-4734

Please accept this letter of authorization allowing Chris Kaylor to speak to you to you regarding the above referenced loan with your organization. Chris Kayla is attempting to gather information to help us in resolving the financial hardship we are experiencing in paying our loan. This information will include balances, payment history, procedures, and any other information for resolving the current status of the loan. Contact informal for our agent is listed below. If you have any questions contact us at 440-371-3218.

Regards.

Borrower

Date

(agent's name)

(agent's company, address)

(agent's phone/fax numbers)