



March 11, 2009

[REDACTED]

Re: Mortgage No. 000 [REDACTED]
Unapplied Funds: Suspense \$ 3,000.00
Outstanding Fees: \$.00

Dear Mortgagor(s):

We recently received your payment that included an additional principal prepayment.

Your loan documents do not permit prepayments or principal payments, in whole or in part at this time. There is a remaining amount of \$ 3,000.00 that has not been applied against your loan balance. The remaining balance can be used toward your next full payment(s), can be deposited into your escrow account (if applicable), or can be returned to you.

Please provide us with written instructions for the application of these funds by completing the second page of this letter and forwarding it to:

M&T Bank
P.O. Box 62182
Baltimore, MD 21264-2182

If you have any questions regarding your mortgage, please feel free to call our Customer Service Department at 1-716-626-7010 or 1-800-724-2224.

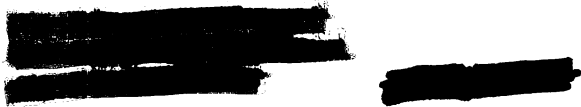
Sincerely,

Andrenee Smith
Payment Processing Manager
Residential Mortgages

MT114
MC6



M&T Bank
P.O. Box 62182
Baltimore, MD 21264-2182



Mortgage Loan Number 000 [REDACTED] Application of Excess Funds

Please check one:

- Use Excess funds towards my next scheduled payment
- Deposit Excess funds into my escrow account
- Refund the excess to me

Signature _____

Date _____