

Unofficial Copy Office of Marilyn Burgess District Clerk

EXHIBIT E

GUARANTEED RATE, INC.
PO BOX 100081
DULUTH GA 30096

906 1 MM 0.546 79860.117880.29551233-P:906 T:4

GILBERTO CANGAS JR
25502 FOREST SPRINGS LK
SPRING TX 77373-7062



Unofficial Copy Office of Marilyn Burgess District Clerk

March 8, 2023

ServiceMac on behalf of Guaranteed Rate
3940 North Ravenswood
Chicago, IL, 60613
(866) 935-9130 from Monday - Friday 8:30 AM - 8:00 PM, Saturday
9:00 AM - 3:00 PM Eastern Time
www.rate.com/SM
support@myrateservicing.com

To: Gilberto Cangas Jr
25502 Forest Springs Lk
Spring, TX 77373-7062
Reference: 5114019248

ServiceMac on behalf of Guaranteed Rate is a debt collector. We are trying to collect a debt that you owe to Guaranteed Rate, Inc.. We will use any information you give us to help collect the debt.

Our Information shows:

You had a mortgage loan from Guaranteed Rate, Inc with loan number 5114019248 at property address: 25502 FOREST SPRINGS LAK, SPRING, TX 77373

As of March 6, 2015, you owed:	\$185,753.68
Between March 6, 2015 and today:	
You were charged this amount in interest: +	\$5,566.20
You were charged this amount in fees: +	\$10,924.58
You paid or were credited this amount toward the debt: -	\$0.00
Total amount of the debt now:	\$202,244.46

How can you dispute a debt?

- **Call or write to us by April 19, 2023 to dispute all or part of the debt.** If you do not, we will assume that our information is correct.
- **If you write to us by April 19, 2023,** we must stop collection on any amount you dispute until we send you information that shows you owe the debt. You may use the form below or write to us without the form. You may also include supporting documents. We accept disputes electronically at support@myrateservicing.com.

What else can you do?

- **Write to ask for the name and address of the original creditor, if different from the current creditor.** If you write by April 19, 2023, we must stop collection until we send you that information. You may use the form below or write to us without the form. We accept such requests electronically at support@myrateservicing.com.
- **Go to www.cfpb.gov/debt-collection to learn more about your rights under federal law.** For instance, you have the right to stop or limit how we contact you.
- Contact us about your payment options.

Notice: See reverse side for important information.



Mail this form to:

ServiceMac on behalf of Guaranteed Rate
PO Box 100078
Duluth, GA 30096

Gilberto Cangas Jr
25502 Forest Springs Lk
Spring, TX 77373-7062

How do you want to respond?

Check all that apply:

- I want to dispute the debt because I think:**
 - This is not my debt.
 - The amount is wrong.
 - Other (please describe on reverse or attach additional information)
- I want you to send me the name and address of the original creditor.**
- I enclosed this amount:** \$

Make your check payable to ServiceMac on behalf of Guaranteed Rate. Include the reference number: 5114019248

Reverse Side Important Information

Enclosure: Additional Statutory Required Disclosures

Unofficial Copy Office of Marilyn Burgess District Clerk

How do you want to respond? Other - Description

ADDITIONAL STATUTORY REQUIRED DISCLOSURES

Bankruptcy:

IF YOU RECEIVE OR HAVE RECEIVED A DISCHARGE OF THIS DEBT THAT IS NOT REAFFIRMED IN A BANKRUPTCY PROCEEDING, YOU WILL NOT BE PERSONALLY RESPONSIBLE FOR THE DEBT. IF THE AUTOMATIC STAY IS IN EFFECT, WE WILL NOT ACT TO COLLECT ON THE DEBT OWED UNTIL THE STAY HAS BEEN LIFTED OR THE CASE HAS BEEN CLOSED, DISMISSED, OR DISCHARGED. IF THIS STATEMENT HAS REACHED YOU AFTER YOUR CASE HAS BEEN DISCHARGED, PLEASE BE ASSURED THAT WE ARE NOT ATTEMPTING, AND WILL NOT ATTEMPT, TO COLLECT THIS DEBT AS A PERSONAL OBLIGATION, EXCEPT IN THOSE CIRCUMSTANCES WHERE WE MAY HAVE THE RIGHT TO DO SO UNDER APPLICABLE BANKRUPTCY LAW. OTHERWISE WE WILL SEEK RECOVERY OF THE DEBT FROM THE PROPERTY SECURING THE DEBT.

Successor in Interest:

Successor in Interest Information: A Successor in Interest is someone who acquires an ownership interest in a property secured by a mortgage loan by transfer upon the death of a relative, as a result of a divorce or legal separation, through certain trusts, between spouses, from a parent to a child, or when a borrower who is a joint tenant or tenant by the entirety dies. If you are a successor in interest, or you think you might be, you may contact us by calling (866) 935-9130, Monday - Friday 8:30 AM - 8:00 PM, Saturday 9:00 AM - 3:00 PM Eastern Time, to start the confirmation process.

Credit Reporting Information:

You are notified that this default and any other legal action that may occur as a result thereof may be reported to one or more local and national credit reporting agencies by Guaranteed Rate, Inc..

For Texas Residents:

COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.