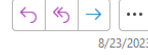


EXHIBIT F5

Confidential Offer of Settlement from PHH to Joanna Burke



Shelley Hopkins <Shelley@hopkinslawtexas.com>
To joanna@zdobermans.com; Kelly Torpey



8/23/2023

This message was sent with High importance.



Letter to J. Burke 8-23-2023.pdf
122 KB

Please see attached confidential offer of settlement from PHH. Please note the offer will be withdrawn if not kept confidential.

Please review and let me know if you have any questions.



Shelley L. Hopkins



3 Lakeway Centre Ct, Suite 110 | Austin, Texas 78734
512.600.4320 main | 512.600.4323 direct | www.hopkinslawtexas.com

VIA EMAIL
Joanna Burke
46 Kingwood Greens Dr.
Kingwood, Texas 77339

RE: Borrowers: Joanna Burke and John Burke
Property: 46 Kingwood Greens Dr., Kingwood, Texas 77339
Loan No.: 7190191333

Dear Mrs. Burke:

Pursuant to the request of my client, PHH Mortgage Corporation, please see below a settlement offer ("offer") regarding the payoff of loan number 7190191333 (the "loan"), secured by the property at 46 Kingwood Greens Dr., Kingwood, Texas 77339 ("Property"). This offer of settlement is contingent upon Joanna Burke, the Estate of John Burke, or any of their successors and assigns or persons acting on their behalf signing a settlement and release agreement with PHH Mortgage and the Investor, dismissing any pending claims against PHH, Investor, and/or Ocwen, and their successors and assigns and their counsel and agreeing to maintain the terms of the settlement as confidential.

In order to resolve all past, outstanding and future litigation and appeals, my client submits the following offer for full resolution of the loan and claims.