MACKIE WOLF ZIENTZ & MANN, P.C.

ATTORNEYS AT LAW PHONE (214) 635-2650, FAX (214) 635-2686

PARKWAY OFFICE CENTER, SUITE 900 14160 NORTH DALLAS PARKWAY DALLAS, TEXAS 75254 *PLEASE RESPOND TO DALLAS OFFICE Union Plaza 124 West Capitol, Suite 1560 Little Rock, Arkansas 72201

20-000095-210-1 March 6, 2020 CERT MAIL BETTY L. REX 7914 OXFORDSHIRE DRIVE SPRING, TX 77379

> RE: Loan No. XXX3546 MWZM No. 20-000095-210

NOTICE OF ACCELERATION OF LOAN MATURITY

Dear BETTY L, REX,

We have been retained by REVERSE MORTGAGE FUNDING, LLC, Mortgage Servicer for Reverse Mortgage Funding LLC, the current Mortgagee of the Note and Deed of Trust related to the above referenced loan. A servicing agreement between the Mortgagee, whose address is:

Reverse Mortgage Funding LLC C/O REVERSE MORTGAGE FUNDING, LLC 3900 CAPITAL CITY BLVD. LANSING, MI 48906

and the Mortgage Servicer authorizes the Mortgage Servicer to collect the debt. We have been employed by our client to represent it in collecting the indebtedness and enforcing the Deed of Trust.

A default occurred under the terms of the Note. Notification was sent that default had occurred in the payment of the Note and that REVERSE MORTGAGE FUNDING LC would accelerate the maturity of the Note if you did not cure the default. Because of your failure to cure the default, the maturity date of the Note was accelerated effective 03/06/2020.

All unpaid principal and accrued interest on the Note are due and payable at this time. According to the Mortgage Servicer's records, the total balance due as of the date of this notice is \$363,283.02. As a result of accrued interest and other charges, the total balance due tray be greater on the date of your payment and an adjustment may be required to fully pay off the loan. You may obtain the precise amount due by contacting this firm at (214) 635-2650. Payment must be made by cashier's prices, certified check or money orders.

Federal law allows you to dispute the validity of the debt, or any portion thereof, within thirty days (30) after receipt of this notice. If you do not, the debt will be assumed valid by the firm. If you notify the firm in writing within thirty days of receipt of this letter that the debt or any portion of the debt is disputed, the firm will obtain verification of the debt and will mail a copy of the verification to you. On your written request, within the thirty-day period for verification, the firm will provide you with the name and address of the original creditor. Additionally, all obligors and guarantors have the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and force losure.

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.

FEE'S FIRM IS A DEBT. COLLECTOR ATTEMPTING TO COLLECT THE DEBT AND ANY INFORMATION OBTAINED BY IT WILL BE USED FOR THAT PURPOSE.

Sincerely yours,

Mackie Wolf Zientz & Mann, P.C.

