

EXHIBIT A-3



2805 Dallas Parkway, Ste 525
Plano, TX 75093



9214 8901 1558 2612 4500 1661 21

01-19-22

RETURN SERVICE REQUESTED

2
Russell A Cox
60 Trailridge Drive
Melissa, TX 75454

Loan Number: [REDACTED]
RE: 60 Trailridge Dr
Melissa TX 75454

Dear Russell A Cox,

We are writing with regard to a Mortgage dated 04-28-15, made by Russell A Cox , encumbering certain real property and improvements thereon located at 60 Trailridge Dr, Melissa TX 75454.

Our records indicate that your Mortgage loan is in default due to your failure to pay your mortgage payment due for 01-01-20. The sum of \$106,480.20 must be paid no later than 02-23-22 to bring this account current. Failure to cure the default on or before 02-23-22 will result in acceleration of the sums secured and will result in the foreclosure and sale of the property. Also, any payments or additional amounts that become due between the date of this letter and the date payment is tendered will need to be included in order to bring this account current. Please contact us if you have any questions about the breakdown of the total amount due.

Pursuant to the terms of the above referenced security instrument, we must inform you that you have the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of the default or any other defense you may have to the acceleration and sale.

Unless, within thirty (30) days after receipt of this notice, you dispute the validity of the debt or any portion thereof, we will assume the debt to be valid and will proceed in accordance with that assumption. If within thirty (30) days of your receipt of this notice, you notify us in writing that the debt or any portion thereof is disputed, we will obtain a verification of the debt, and we will mail to you a copy of such verification. If the original creditor is different from the creditor named above, then upon your written request within thirty (30) days of the receipt of this notice, we will provide you with the name and address of the original creditor. If you do dispute this debt in writing within the thirty (30) day period, we will suspend collection activities until we send you verification.

To assist you in your efforts to save your home, you may obtain a list of agencies that provide financial counseling by calling HUD Housing Counseling Service at 1-800-569-4287, Monday through Friday, between the hours of 7:00 am and 8:00 pm Eastern Time.

Please be advised further that if your personal liability for the note has been discharged in bankruptcy, you will not be held personally responsible for payment of the underlying debt. However, foreclosure proceedings will commence under the original terms of the security instrument and note unless this account is brought current and/or reinstated.

This letter is an attempt by First United Bank & Trust, LLC , the Creditor to whom the debt is owed, to collect a consumer debt. Any information obtained will be used for that purpose. If you have any questions, please call our Customer Service Department at 877-561-0922. Our offices are open 7:30am - 6:15pm CST M-F; 8am - 1pm CST Saturday .

Sincerely,

Customer Service Department,



THIS IS AN ATTEMPT BY FIRST UNITED BANK, THE SERVICER OF YOUR MORTGAGE ACCOUNT, TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. THIS NOTICE IS REQUIRED BY THE PROVISIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT AND DOES NOT IMPLY WE ARE ATTEMPTING TO COLLECT MONEY FROM ANYONE WHO HAS DISCHARGED THIS DEBT UNDER THE BANKRUPTCY LAWS OF THE UNITED STATES.

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 National Guard 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.

IF 960 (State Abbreviation) = "OK" Then: This notice contains important information concerning legal rights under your mortgage and Oklahoma law. If you have any questions, you should consult an attorney promptly.M



DISCLOSURES

Federal law requires us to advise you that First United Bank & Trust, LLC (NMLS ID 400025) as the servicer of your loan, is responsible for collecting your payments; however, in some circumstances we may be acting as a debt collector, in those circumstances, this communication is from a debt collector attempting to collect a debt and any information obtained may be used for that purpose.

CREDIT REPORTING

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

IMPORTANT BANKRUPTCY NOTICE

Bankruptcy (if applicable) - To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the U.S. Code, this statement is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. However, First United Bank & Trust, LLC retains rights under its security instrument, including the right to foreclose its lien.

NOTICE TO CUSTOMERS

To provide us with a Notice of Error (NOE), make a Qualified Written Request (QWR) or Complaint about the servicing of your loan, please contact us at the following:

First United Bank & Trust, LLC
Attn: Mortgage Servicing Resolutions
2805 Dallas Parkway
Suite 525
Plano, TX 75093
Mortgage_Servicing_Resolutions@firstunitedbank.com

Our office is open 7:30am - 6:15pm CST M-F; 8am - 1pm CST Saturday.

HUD STATEMENT

Pursuant to Section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of the HUD-approved housing counseling agencies by calling the HUD nationwide toll-free telephone number at (800) 569-4287.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Customer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is:

Federal Trade Commission
Equal Credit Opportunity
600 Pennsylvania Avenue, NW
Washington, DC 20580
1-877-FTC-HELP (1-877-382-4357); TTD: 1-866-653-4261
www.ftc.gov

Servicemembers Civil Relief Act (SCRA) - If you or any other person on this mortgage is a servicemember or dependent of a servicemember, you may be entitled to certain protections under the Federal Servicemembers Civil Relief Act (50 U.S.C. Sec 501) regarding the servicemember's interest rate and the risk of foreclosure. Counseling for qualified individuals is available at agencies such as Military OneSource and Armed Forces Legal Assistance. To obtain information on counseling assistance, contact the OneSource Center, toll free, at (800) 342-9647 or visit their website: https://www.militaryonesource.mil/footer?content_id=267442

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.



TEXAS MORTGAGE BANKER DISCLOSURE

CONSUMERS WISHING TO FILE A COMPLAINT AGAINST A MORTGAGE BANKER OR A LICENSED MORTGAGE BANKER RESIDENTIAL MORTGAGE LOAN ORIGINATOR SHOULD COMPLETE AND SEND A COMPLAINT FORM TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. COMPLAINT FORMS AND INSTRUCTIONS MAY BE OBTAINED FROM THE DEPARTMENT'S WEBSITE AT WWW.SML.TEXAS.GOV. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.

For those customers who reside in the State of Texas, First United Bank & Trust, LLC will not recognize 3rd Party Property Tax Lien Transfers or Property Tax Deferrals. Those programs create a lien on your property which takes priority over your mortgage. A change in lien position violates your mortgage agreement and we will take the necessary steps needed to ensure the mortgage lien is not at risk.

Ref

Tracking Number: 92148901155826124500166121

Status

 **Delivered, Individual Picked Up at Post Office**

Your item was picked up at the post office at 9:17 am on January 29, 2022 in MELISSA, TX 75454.

January 29, 2022 at 9:17 am
MELISSA, TX 75454

USPS Tracking Plus® Available 

Get Updates 



Delivered