

EXHIBIT 3

**BARRETT DAFFIN FRAPPIER
TURNER & ENGEL, L.L.P.**

A Partnership Including Professional Corporations
ATTORNEYS AND COUNSELORS AT LAW
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March 22, 2012

Certified Mail 7160 9668 9670 6199 7995
TIMOTHY TIELKE
3919 FLINTROCK COURT
SUGAR LAND TX 77479

RE: Mortgage Servicer: BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS
SERVICING, LP
Loan No.: 32416984
BDFTE No.: 20110031410291

This law firm represents BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, the Mortgage Servicer, in its mortgage banking activities in the State of Texas. We have been authorized by the Mortgage Servicer to initiate legal proceedings in connection with the collection of a debt associated with a Deed of Trust ("the Debt").

BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP is acting as the Mortgage Servicer for THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2003-3, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP, as Mortgage Servicer, is representing the Mortgagee, whose address is:

THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK, AS TRUSTEE FOR THE
CERTIFICATEHOLDERS OF CWABS, INC. ASSET-BACKED CERTIFICATES, SERIES 2003-3
BANK OF AMERICA, N.A., AS SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP
PTX-C-32
7105 CORPORATE
PLANO TX 75024

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

PLEASE BE ADVISED THAT THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

This letter is formal notice of the following:

1. Payment of the past due balance on the Debt has not been received by the Servicer. Because of this default, the Holder of the Note has elected to ACCELERATE the maturity of the Debt.
2. You are advised that this law firm has been retained to obtain the court order required to foreclose the real property described in the Debt pursuant to the Texas Constitution article XVI, §50 (a)(6)(D) and, in accordance with Texas Rules of Civil Procedure 735 and 736.
3. All of the obligors and guarantors (if any) of the Debt have the right to reinstate the loan as provided in the Deed of Trust and as provided by applicable Texas law. Payment must be made in certified funds, cashier's check or money order(s).
4. All of the obligors and guarantors (if any) have the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and foreclosure which they may have.

Any questions regarding the matters set forth should be directed, in writing, to the attention of the Foreclosure Department of this firm.

Sincerely,

Barrett Daffin Frappier Turner & Engel, L.L.P.



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