



# SHAPIRO & SWERTFEGER, LLP

ATTORNEYS AT LAW

Gerald M. Shapiro\*  
L. Jack Swertfeger, Jr.  
David S. Kreisman\*\*  
William C. Cobb  
Denise R. Griffin  
Philip A. Hasty  
James J. LaRionda, Jr.  
Christina U. Lee  
Julie D. Mehelic  
Sean R. Quirk

\*FL and IL only  
\*\*IL only

Of Counsel:  
T. Keller Cobb  
H. Ralford Hodges  
Eugene S. Taylor  
Patrick F. Henry (1952-1997)

2223877501

August 24, 2009

[REDACTED]  
[REDACTED]  
[REDACTED]

RE: Loan No.: [REDACTED]  
Payoff: \$ [REDACTED]  
Property Address: [REDACTED]  
File No. [REDACTED]

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

Dear [REDACTED]

This law firm represents Saxon Mortgage Services, Inc. as Servicer for Deutsche Bank National Trust Company, as Trustee for IXIS 2006-HE3, with respect to the above referenced loan. This is to advise you that we have been retained in regard to the above referenced loan. As of August 14, 2009, our client has advised us that the payoff amount on the above referenced loan is [REDACTED]. Because of interest, late charges and other charges that may vary from day to day, the amount of the debt on any future date may be greater. For further information, call 770-220-2535. You may also write to the undersigned at the address shown at the bottom of this letter.

Unless you notify this office within 30 days of receiving this notice that you dispute the validity of the debt or any portion thereof, our office will assume this debt is valid. If you notify this office in writing within 30 days of receiving this notice that you dispute this debt or any portion thereof, this office will obtain verification of the debt and mail you a copy of such verification. Upon your written request within 30 days of receiving this notice, our office will provide you with the name and address of the original creditor, if different from the current creditor.



The Fair Debt Collection Practices Act does not require that we wait until thirty (30) days from the date you receive this letter before initiating foreclosure proceedings. In the event we do initiate foreclosure proceedings within thirty (30) days from the date you receive this letter you still retain the rights described above.

**Be advised that if your personal liability for this debt has been modified or extinguished by a discharge in bankruptcy, this notice is provided solely to foreclose the security deed remaining on your property and is not an attempt to collect the discharged personal obligation.**

If you are currently in the military service, or have been in the military service within the past 180 days, **and** you entered the service after signing the Security Deed now in foreclosure, please notify this office immediately. You may be entitled to relief under the Service members Civil Relief Act.

Any written request should be addressed to:

Attn: Managing Attorney  
Shapiro & Swertfeger, LLP  
2872 Woodcock Boulevard, Suite 100  
Atlanta, GA 30341-3941

**Any payments you choose to make on this loan must be in the form of certified funds payable to Shapiro & Swertfeger, LLP.**

**Be advised that no attorney with this firm has personally reviewed the particular circumstances of your account.**

Very truly yours,  
Shapiro & Swertfeger, LLP

cc: Saxon Mortgage Services, Inc.  
4708 Mercantile Drive  
Fort Worth, Texas 76137-3605

(FDCPA LTR (2004))

