



SunTrust Bank  
P.O. Box 27767  
Richmond, VA 23261-7767

**Mortgage Loan Number:**  
3001959943

**Property Address:**  
3561 County Rd 605  
Dayton TX 77535

+ 0374209 000004613 09STL2 00936534

JAMES RIPKOWSKI  
DEBORAH RIPKOWSKI  
3561 COUNTY ROAD 605  
DAYTON TX 77535-2365



January 3, 2020

**FOR HUD HOUSING COUNSELING INFORMATION CALL 800.569.4287**

Dear Client(s):

This is a notice that the above referenced loan is in default as a result of your breach of the terms of the note and/or Mortgage secured by the property listed above.

The note and/or Mortgage provides that the Borrower(s) must be given certain notices prior to acceleration and that the Creditor shall be entitled to collect all reasonable costs incurred in pursuing the remedies provided for in the note and/or Mortgage.

Therefore, you are hereby notified of the following:

1. The note and/or Mortgage are in default as a result of your failure to make the monthly payments when due. Our records indicate that your account is past due for December 1, 2019 and subsequent months;
2. To bring your loan current and thereby cure the default, you must pay the past due installments (and late charges and/or authorized expenses including attorney fees and costs) in the amount of \$6,828.39; plus any additional fees, monthly payments and late charges as they become due between the date of this letter and the deadline stated in Section 3 below;
3. You must cure the default within 35 days from the date of this letter or February 7, 2020;
4. Your failure to cure the default on or before the date specified in Section 3 above may result in acceleration of the sums secured by said Mortgage and a foreclosure sale of your property as well as other remedies available by state and/or federal law;
5. You have the right to reinstate the loan after acceleration, prior to the date of the foreclosure sale, in accordance with the terms of the note and/or Mortgage by remitting the entire delinquent amount including any additional payments which become due, all late charges, fees and other expenses incurred by the lender (not applicable to VA Guaranteed loans); and
6. You have the right to bring a court action at any time to assert the non-existence of default or any other defense you might have to acceleration and foreclosure.

There are certain loss mitigation possibilities that you may qualify for to help avoid foreclosure action. To discuss these loss mitigation options with your lender, please call SunTrust Bank at 800.443.1032.

Please contact us to find out the exact amount needed to cure this default. All funds must be in the form of a cashier's check or certified funds made payable to SunTrust Bank. Acceptance of any partial payments, by Lender or its authorized representatives or agents, shall not constitute a waiver of maturity, demand or accelerations.

If you have any questions, please contact your Home Preservation Client Representative (HPCR) at 855.223.4680 or directly at the number listed below. Our standard business hours are 8 a.m. to 10 p.m., Monday through Friday and 9 a.m. to 3 p.m., ET, Saturday.

Sincerely,

Thongdeng Komthirath  
Home Preservation Client Representative  
Home Preservation Client Representative Group  
Phone: 855.223.4680 Ext. 1053937  
Fax: 877.589.0758  
Email: [thongdeng.komthirath@suntrust.com](mailto:thongdeng.komthirath@suntrust.com)  
[WWW.SUNTRUST.COM](http://WWW.SUNTRUST.COM)

Above is the contact information for your HPCR. If you contact us and the assigned HPCR is not available, your call will be routed to another member of your HPCR's team who has the same authority and access level as your assigned HPCR and can effectively address any questions or concerns you may have.

Enclosure(s): Disclosure(s)

CK164 HPE

## IMPORTANT FEDERAL DISCLOSURES

- The Servicemembers Civil Relief Act (SCRA) provides important financial and legal protections to service members including caps on interest rates, stays of certain legal proceedings, protection from eviction, and termination of leases without repercussions. Learn more at [www.militaryonesource.mil](http://www.militaryonesource.mil).
- SunTrust is a member of the HOPE NOW Alliance. HOPE NOW is an alliance between counselors, servicers, investors and other mortgage market participants with a mission to prevent foreclosures through outreach to borrowers at risk. To obtain more information about HOPE NOW, contact the Homeowner's HOPE hotline at 888.995.HOPE (4673) and [www.995HOPE.org](http://www.995HOPE.org) or [www.HOPENOW.com](http://www.HOPENOW.com). The HOPE NOW Alliance provides free independent, HUD-approved counseling to homeowners in financial trouble. Or you can contact the US Department of Housing and Urban Development (HUD) at 800.569.4287 or [www.hud.gov/foreclosure](http://www.hud.gov/foreclosure) for information about HUD-approved counseling agencies that may assist you.
- This communication is an attempt to collect a debt and any information you provide, whether written or verbal, will be used for that purpose. However, if your debt is discharged in bankruptcy or you are protected by the automatic stay in a bankruptcy proceeding, SunTrust Bank recognizes that you may not be liable for this debt and this letter is not an attempt to collect a debt but is being sent for notice purposes only. If you are current on your loan account, the notice above is not intended to imply otherwise.
- **Qualified Written Requests (QWR), Notices of Error (NOE), and Requests for Information (RFI)**  
Federal Law permits you to contact us in writing regarding your account in order to request certain types of actions and/or information (with exceptions). These requests include (1) a Qualified Written Request, (2) a Notice of Error, and (3) a Request for Information. If you submit a QWR or NOE, please include your name, loan account number and the reason you believe the account is in error. If you submit an RFI, please include your name, loan account number and the specific information requested.

QUALIFIED WRITTEN REQUESTS, NOTICES OF ERROR, and REQUESTS FOR INFORMATION, must be mailed to:

SunTrust Bank  
ATTN: QWR/NOE/RFI  
P.O. Box 26527  
Richmond, VA 23261-6527

- The Federal 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 Consumer Credit Protection Act. The federal agencies that administer compliance with this law concerning this creditor are the Bureau of Consumer Financial Protection, 1700 G Street NW., Washington DC 20006 and the Federal Trade Commission, Equal Credit Opportunity, Washington DC 20580.



Equal Housing Lender. SunTrust Bank - NMLS #399803. ©2018. SunTrust Banks, Inc. SUNTRUST and the SunTrust logo are trademarks of SunTrust Banks, Inc. All rights reserved.

## STATE DISCLOSURES

If you are a California resident or your property is in California, the following may apply to you.

- 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 obligation.

If you are a resident of Ohio or your property is in Ohio, the following may apply to you.

- The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

If you are a Texas resident or your property is in Texas, the following may apply to you.

- **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.**

If you are a Utah resident or your property is in Utah, the following may apply to you.

- As required by Utah 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.

If you are a Wisconsin resident or your property is in Wisconsin, the following may apply to you.

- No provisions of a marital property agreement, a unilateral statement under Section 766.59, or a court decree under Section 766.70, adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree, or has knowledge of the adverse provision when the obligation to the creditor is incurred.