PHH Mortgage

PHI

2001 Bishops Gate Blvd. Mount Laurel, NJ 08054

Tel 800-449-8767 Fax 856-917-8300

June 11, 2014

David A. and Barbara A. McCrae 350 Cee Run Beltran, TX 78605

Re:

Case Number: 140506-00027

Loan Number: 0016371056

Dear Mr. and Mrs. McCrae,

This letter is in response to the complaint you filed with the Consumer Financial Protection Bureau ("CFPB") against PHH Mortgage Corporation ("PHHMC") in which you asserted that your loan was wrongfully foreclosed.

You raised substantially similar issues and made similar demands in your correspondence dated January 11, 2014, to which PHHMC responded on February 24, 2014. A copy of that response is enclosed for your review.

Our records reflect that your loan was satisfied and paid in full on February 16, 2014. A copy of the recorded satisfaction of mortgage and release of lien were sent to you at the mailing address on file on April 3, 2014. Additional copies of the aforementioned recorded satisfaction and release are enclosed herewith.

Please be advised that we consider this to be our final response on this matter.

A

Marci Porrata

Liaison, Office of the President

Enclosures

cc: CFPB (via portal)