



USAA FEDERAL SAVINGS BANK
10750 McDermott Freeway
San Antonio, Texas 78288-0544

January 27, 2014

Mr. David A. McCrae III
350 Cee Run
Bertram, TX 78605-4062

Dear Mr. McCrae:

Your letter regarding your loan with PHH Mortgage was referred to me.

USAA does not own or service your mortgage loan. We have intervened on your behalf with your mortgage servicer, PHH Mortgage, and have been advised that PHH intends to apply the funds currently held in suspense and escrow to your principal balance, which will pay the loan in full. Once that is completed, PHH intends to release the lien on your property. Should you have any questions regarding these actions, please contact PHH directly.

Mr. McCrae, thank you for allowing us to look into this matter and respond to you.

Sincerely,

A handwritten signature in black ink that reads "Albert Martinez".

Albert Martinez
Senior Member Relations Advisor
Office of the CEO