

KORN LAW FIRM, P.A.
POST OFFICE BOX 11264,
1300 PICKENS STREET
COLUMBIA, SOUTH CAROLINA 29211
TELEPHONE (803) 252-5817

May 16, 2013

Elvenia Bowens
5381 Highway 174
Adams Run, SC 29426

Re: Reverse Mortgage Solutions, Inc. vs. Elvenia Bowens, and United States of America, acting by and through its agency, Secretary of Housing and Urban Development
Loan #R2009100063
PDK #F12-03066

Dear Sir/Madam:

Please be advised that the amount needed to reinstate the above referenced loan is as follows:

amount due to mortgage company:	\$ 2,913.42
attorney fees:	\$ 765.00
foreclosure costs:	\$ 759.95
total:	\$ 4,438.37

This total must be received by 6/7/2013. Certified funds are required. Payment must be made payable to "Korn Law Firm" and mailed to the above address (Western Union/Quick Collect instructions are available, please call for instructions).

THIS FIGURE IS SUBJECT TO CHANGE. Due to the fact that this account is in foreclosure, there could be additional fees and costs associated with this action, BEFORE paying the figure listed above, please contact Dave Rittenhouse at (803) 252-5817 for final verification. These figures are subject to change after the due date listed above.

This office is attempting to collect a debt. Any information obtained will be used for that purpose.

Very truly yours,

Dave Rittenhouse
Loss Mitigation Department

[Exhibit 15]