



June 20, 2013

Specialized Loan Servicing LLC
Attention: Customer Assistance Department
8742 Lucent Blvd, Suite 300
Highlands Ranch, CO 80129
800-306-6062

Sally Homeowner
1501 N. 45th Street
Seattle, WA 98115

Reference Number: 13579824
HSBC Bank USA, National Association, as Trustee for the Holders of the Merrill Lynch
Investors Inc., Mortgage Pass-Through Certificates, MANA Series 2007-
OAR5 ("Beneficiary")
Specialized Loan Servicing LLC ("Beneficiary's Authorized Agent")

IMPORTANT RIGHTS FOR HOMEOWNERS

You must respond within 30 days of the date of this letter to take advantage of your rights.

IF YOU DO NOT RESPOND within 30 days, a notice of default may be issued and you may lose your home in foreclosure.

IF YOU DO RESPOND within 30 days of the date of this letter, you will have an additional 60 days to meet with your lender before a notice of default may be issued.

YOU SHOULD CONTACT A HOUSING COUNSELOR OR ATTORNEY as soon as possible. Failure to contact a housing counselor or attorney may result in you losing certain opportunities, such as meeting with your lender or participating in mediation in front of a neutral third party. A housing counselor or attorney can help you work with your lender to avoid foreclosure.

MEDIATION may only be requested on your behalf by a housing counselor or an attorney.

If you filed bankruptcy or have been discharged in bankruptcy, this communication is not intended as an attempt to collect a debt from you personally, but is notice of enforcement of the deed of trust lien against the property. If you wish to avoid foreclosure and keep your property, this notice sets forth your rights and options.