

August 25, 2017

**Via Certified Mail, Return Receipt
Requested and Regular Mail**

Ira J. Metrick, Esq.
57 West Main Street
Freehold, NJ 07728
Attorney for Defendants
[REDACTED]

**Re: Wilmington Savings Fund Society, FSB dba Christiana Trust, not in its
individual capacity but solely as trustee for Winsted Funding Trust 2015-1, v.**
[REDACTED]

Docket No. [REDACTED]

Mortgaged Property Address: [REDACTED]

Last 4 digits of Loan Number: [REDACTED]

Dear Counsel:

This office represents Wilmington Savings Fund Society, FSB dba Christiana Trust, not in its individual capacity but solely as trustee for Winsted Funding Trust 2015-1 (the "Plaintiff") in the above-entitled action. This letter is being sent to you pursuant to the Fair Foreclosure Act (the "Act").

This is to advise you that absent a response from you in accordance with paragraph 2 of Subsection 6a of the Act, this office, on behalf of Plaintiff, may submit proper proofs for entry of Final Judgment, in the above-captioned foreclosure action, on or after **September 9, 2017** and that upon entry of Final Judgment, you will lose your right provided pursuant to Section 5 of the Act to cure the default.

Paragraph 2 of Subsection 6a of the Act provides that you may, no later than 10 days after receipt of the within notice for entry of Final Judgment, mail to Wilmington Savings Fund Society, FSB dba Christiana Trust, not in its individual capacity but solely as trustee for Winsted Funding Trust 2015-1, c/o Planet Home Lending, LLC, 321 Research Parkway, Suite 303, Meriden, CT 06450, a statement in which you, in good faith, certify as true, that there is a reasonable likelihood that you will be able to provide payment necessary to cure the default within 45 days of the date this notice became effective. The date this notice became effective was on **August 25, 2017**, the date it was mailed to you.