

EXHIBIT “E”

OL 05-73 06/22/12 1005874711



THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

06/22/12

RALPH A PICARD
38178 DOCKSIDE DR APT 1265
SELBYVILLE, DE 19975

RE: Loan Number: 1005874711
Property Address: 2 CANNON ST
FENWICK ISLAND DE 19944

Dear RALPH A PICARD

This letter is in response to correspondence received regarding the above referenced loan.

The loan was originated by Branch Banking and Trust Company, and was subsequently sold and placed in a security for which Specialized Loan Servicing acts as the servicer. The trust that is the current holder of the loan is Morgan Stanley Mortgage Capital Holdings LLC.

Note holder contact information is as follows:

Morgan Stanley Mortgage Capital Holdings LLC
c/o Specialized Loan Servicing, LLC
8742 Lucent Blvd. Ste. 300
Highlands Ranch, CO 80129
Phone Number: 800-315-4757

As SLS is the servicer of the loan on behalf of the investor, SLS is under obligation to provide only the name of the investor in our correspondences. We are unable to relay any further contact information at this time. Correspondences made with the investor will be handled by SLS.

If you have any questions regarding this information, please contact Customer Care toll free at 800-315-4757, Monday through Friday, 6:00 a.m. until 6:00 p.m. MST or TDD 800-268-9419, Monday through Friday, 8:00 a.m. until 5:00 p.m. MST.

Sincerely,

Customer Care Support
Specialized Loan Servicing, LLC

BANKRUPTCY NOTICE- IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT OUR CUSTOMER CARE CENTER AT 800-306-6057.