

Exhibit A

COHN, GOLDBERG & DEUTSCH, LLC

ATTORNEYS AT LAW

600 BALTIMORE AVENUE
SUITE 208

TOWSON, MARYLAND 21204

TEL: 410-296-2550

FAX: 410-296-2558

www.cgd-law.com

JEROME F. COHN
(1935 - 1982)

OF COUNSEL:

NICOLAI B. KUVSHINOFF
HESSLER & ASSOC, CHTD. (D.C. Only)

EDWARD S. COHN *
STEPHEN N. GOLDBERG *
RONALD S. DEUTSCH *
RICHARD E. SOLOMON *
RICHARD J. ROGERS *
WILLIAM A. SCHOEBERLEIN, III
MICHAEL J. McKEEFERY *
MARY JANE FISCHER *
ALAN FINK
MATTHEW E. FISCHER *
CHRISTIANNA J. KERSEY *

November 15, 2016

*ALSO ADMITTED IN D.C.

James A. Smith
9411 Lyonswood Drive
Owings Mills, MD 21117

RE: 9411 Lyonswood Drive
Owings Mills, MD 21117
Loan #1115040410
Our File #449614

Dear James A. Smith:

On November 18, 2005, you executed a Deed of Trust and Note secured by the above referenced property, and borrowed money in connection with a loan made by Mortgage Lenders Network USA, Inc.. The current owner of the note is U.S. Bank National Association, as Trustee, for Residential Asset Securities Corporation, Home Equity Mortgage Asset-Backed Pass-Through Certificates, Series 2006-EMX1, and the current servicer of the above-referenced loan is Wells Fargo Bank, N.A.. The loan has been referred to this office for legal action based upon a default under the terms of the loan agreement.

The amount owed pursuant to the terms of the Deed of Trust and Note through the date of this letter is \$169,250.93. Be advised, however, that interest continues to accrue on the principal balance of the loan at a rate of \$17.73 per day. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day paid may be greater than the above-referenced "amount owed." Hence, if the above "amount owed," is paid, an adjustment may be necessary after we receive the funds, in which event we will inform the person making payment before depositing the check for collection.

If within thirty (30) days from receipt of this letter you fail to dispute all or part of the debt, the amount recited herein will be assumed by this office to be valid. If you notify this office in writing within the thirty (30) day period that the debt or any portion thereof is disputed, this office will obtain verification of the debt and a copy of such verification will be mailed to you. Upon your written request within the thirty (30) day period, this office will provide the name and address of the original creditor if different from the current creditor.

IF YOU ARE A DEBTOR, OR AN ATTORNEY REPRESENTING A DEBTOR, THIS COMMUNICATION IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED HEREBY WILL BE USED FOR THAT PURPOSE. However, if you are either a debtor in a pending bankruptcy case, or have obtained an order of discharge from a United States Bankruptcy Court, which discharge includes this debt, or an attorney representing such a debtor, and you (or your client), has not reaffirmed liability for this debt, this office is not attempting to obtain a judgment against you (or your client) nor are we alleging that you (or your client) have any personal liability for this debt. We may, however, take action against any property which may have been pledged as collateral for the debt, which action may include repossession and/or foreclosure of the property, if otherwise permitted by law and/or order of court.

For further information, write or call this office.

Via Regular Mail

Very truly yours,

Cohn, Goldberg & Deutsch, LLC

EDWARD S. COHN

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