

# **GMAC Mortgage**

May 14, 2012

Dear Customer in Bankruptcy,

As you may have read or heard, Residential Capital, LLC (ResCap), recently announced that it and its subsidiaries, including GMAC Mortgage, are restructuring under Chapter 11 of the Bankruptcy Code (Chapter 11 Case No 12-12020, United States Bankruptcy Court for the Southern District of New York).

Our records indicate that you are a debtor in an active bankruptcy case under Chapter 7, 11, 12 or 13 of the United States Bankruptcy Code. GMAC Mortgage and ResCap will continue to properly service your mortgage loan in accord with the provisions of the Bankruptcy Code. We will continue as well, to abide by the terms and conditions of any confirmed plan in your bankruptcy case. No action will be taken by GMAC Mortgage or ResCap that would be in willful violation of the Automatic Stay. This letter is in no way an attempt to collect a pre-petition, post-petition or discharged debt.

In the coming weeks, you will receive a Notice of Chapter 11 Bankruptcy Case, Meeting of Creditors, and Deadlines in the mail. No action is required on your part, related to this restructuring.

If you have any questions, please contact our toll-free Homeowner Hotline at (888) 926-3479 between 8 a.m. and 5 p.m. EST, or refer to <http://www.kccllc.net/rescap> for additional information regarding ResCap's Chapter 11 reorganization.

Sincerely,

Thomas Marano  
Chief Executive Officer  
Residential Capital, LLC