## Add law firm's letterhead here

Date:
Debtor Name:
Property Address:
Bankruptcy Case Number:
<b>NOTE</b> : This Letter of Authorization to Communicate ("Authorization Letter") was provided by Gregory Funding to my office as a courtesy and/or per my request, and the debtor(s) understand that debtor(s) may opt to have my office provide an alternative form of authorization and/or retract this Authorization Letter or any other letter of authorization in writing, at any time.
Dear Sir or Madam at Gregory Funding:
I represent the debtor(s) in the Bankruptcy case, both as listed above.
This Authorization Letter specifically authorizes Gregory Funding LLC and its agents ("GF") to communicate verbally or in writing directly with my client(s), the above-referenced debtor(s) and also with any co-debtor, as applicable, regarding his/her/their account, including but not limited to, communications relating to loss mitigation, taxes, insurance coverage or claims, payoff requests, and/or escrow. ("Authorized Communications").
This Authorization Letter also provides authorization for GF to communicate verbally or in writing directly with any third party that the debtor(s) designate, including but not limited to, Title Companies and Escrow Companies, relating to a loan payoff and/or the status of the loan.
GF may, but is not required to, copy my office on any written communications it sends to the debtor(s), designated agents, and/or third parties, relating to Authorized Communications pursuant to this Authorization Letter. Notwithstanding the above, a copy of any written loss mitigation offers, if applicable, should be provided to my office.
I also understand that communications from GF may also contain disclaimer language that explains that it is not attempting to collect on a debt. My office acknowledges that GF is not attempting to collect on a debt by contacting the debtor(s) as allowed pursuant to this Authorization Letter, and I have explained this to the debtor(s). Such communications are consensual, and any communications and actions taken by GF in good faith reliance on this Authorization Letter will not be considered a violation of the automatic stay of 11 U.S.C. § 362(a).

Attorney for Debtor Signature Line

construed by the debtor(s) as legal advice.

We are a debt collector and information you provide to us may be used to collect a debt. However, if you filed for bankruptcy, we respect any stay, modification or discharge condition and this notice is given for regulatory compliance and information purposes only. If we are subject to a stay in your bankruptcy or you are receiving this solely as successor in interest, this letter is not a demand for payment. If this debt is discharged under bankruptcy law or you are merely successor in interest, you are not personally liable for the debt. According to the mortgage and within the limits of bankruptcy law, we retain our rights to enforce the mortgage lien against the collateral property.

This authorization does not limit the debtor(s)' right to legal counsel. The debtor(s) understand, and I have explained to debtor(s), that GF will not offer any legal advice in any of their communications, nor should any communication by GF be