

FTC v. EMC Mortgage Corporation, et al.
Claims Administration Center
P.O. Box 8060
San Rafael, CA 94912-8060



CLAIM #: FTCEMC-1075557-8



MARGARET IENG
PO BOX 1296
LOMA LINDA, CA 92354-1296

20688

UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
FTC v. EMC Mortgage Corporation, et al.
Claims Administration Center
P.O. Box 8060, San Rafael, CA 94912-8060

FTC v. EMC Mortgage Corporation, et al.

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Dear Consumer:

The Federal Trade Commission ("FTC"), the nation's consumer protection agency, filed a lawsuit against EMC Mortgage Corporation and The Bear Stearns Companies. According to the FTC, the companies misrepresented the amounts borrowers owed on their mortgages, charged unauthorized fees, and used illegal and abusive collection practices.

The FTC reached a settlement that requires the companies to compensate consumers like you, who have been injured by the illegal practices alleged in the complaint. The enclosed check is your share of the settlement.

Please cash the enclosed check by March 23, 2009. After that, your check could bounce and you could be charged a bank fee.

Please call us toll-free at 1-877-225-7510 if you have any questions.

To learn more about this case, visit: <http://www.ftc.gov/opa/2008/09/emc.shtm>.

Sincerely,

Claims Administration Center

FTC v. EMC Mortgage Corporation, et al. Claims Administration Center P.O. Box 8060 San Rafael, CA 94912-8060		Bank of the West	90-78/1211	Check No. 120688
*****Four Hundred Forty-six Dollars and 56/100*****				
Date: January 21, 2009		Pay Amount: \$446.56		
TO THE ORDER OF		CLAIM #: FTCEMC-1075557-8		
MARGARET IENG PO BOX 1296 LOMA LINDA, CA 92354-1296		VOID AFTER March 23, 2009		
<i>Dennis A. Glend</i>				

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