**NOTICES AND INFORMATION**

Debt Collection Notice:  
Guss Investment Group is the owner and beneficiary under your Deed of Trust or Mortgage. We are not a third party collection agency. As such, in some situations we are required to inform you that we may be considered a debt collector and that any and all information obtained will be used for that purpose.

Bankruptcy Notice:  
This paragraph is a special notice to our customers who have filed a petition for protection under the United States Bankruptcy Code. Unless you have signed a reaffirmation agreement with Guss Investment Group, LLC and that agreement has been filed with the bankruptcy court (and not subsequently rescinded or disallowed in accordance with the Bankruptcy Code), you should disregard all portions of this letter which state or suggest that you still have a personal liability to pay Guss Investment Group, LLC. You may wish to consult with an attorney regarding this letter, your bankruptcy and the ability for Guss Investment Group, LLC to enforce its lien on the collateral, if any. If you have obtained a discharge under the Bankruptcy Code this letter is for informational purposes or to protect our interests in any collateral.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.  However, a secured party retains rights under its security instrument, including the right to foreclose its lien.

Confidentiality Notice:  
This message and included items, if any, are intended solely for the use of the addressee hereof, in addition, this message and included items, if any, may contain information that is confidential, privileged and exempt from disclosure under applicable law.  If you are not the intended recipient of this message, you are prohibited from reading, disclosing, reproducing, distributing, disseminating, or otherwise using this communication.  Delivery of this message to any person other than the intended recipient is not intended to waive any right or privilege.  If you have received this message in error, please promptly notify the sender and immediately destroy this message.