

**SAMPLE SETTLEMENT CONFERENCE LETTER****IMPORTANT NOTICE**

January 5, 2011

Ms. Betsy Ross  
123 Main Street  
Anywhere, New York 12345

RE: NATIONAL TRUST COMPANY, AS TRUSTEE OF THE AMERICAN INDEX MORTGAGE LOAN TRUST 2005-AR14, MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2005-AR14 UNDER THE POOLING AND SERVICING AGREEMENT DATED JUNE 1, 2005 v. BETSY ROSS

Dear Ms. Ross,

A mortgage foreclosure action has been commenced against you by your mortgage lender. It is important that you do not ignore this notice or any court papers or **YOU MAY LOSE YOUR HOME.**

**A CONFERENCE WITH YOU AND YOUR LENDER IS SCHEDULED BEFORE JUDGE WABNER ON FEBRUARY 1, 2011 at 10:00 A.M. ON THE FOURTH FLOOR OF THE MONROE COUNTY HALL OF JUSTICE, 99 EXCHANGE BLVD., ROCHESTER, NY. THIS CONFERENCE IS AVAILABLE TO YOU IF YOU ARE STILL RESIDING AT THE PREMISES BEING FORECLOSED, 123 Main Street, Rochester, New York 14614.**

Sincerely,  
Supreme Court County Clerk