

# PLAINTIFFS' EXHIBIT 1E

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In The Case Of

*Rosa Calderon; and, Javier Calderon, Individually and on Behalf of  
All Others Similarly Situated,*

*v*

*The Wolf Firm, A Law Firm,*

CV16-1266 JLS (KESx)

KAZEROUNI LAW GROUP, APC  
245 FISCHER AVENUE, UNIT D1  
COSTA MESA, CA 92626  
(800) 400-6808



April 18, 2017

**VIA CERTIFIED MAIL  
RETURN RECEIPT REQUESTED  
Copy via Regular Mail**

**PLEASE BE ADVISED THAT THE WOLF FIRM MAY BE A DEBT COLLECTOR AND ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION THAT YOU PROVIDE WILL BE USED FOR THAT PURPOSE.**

**DEMAND LETTER**

Homeowner  
Property Address

Re: Borrower(s):  
Loan No.  
Our File Number:  
Property Address:

**Dear:**

On behalf of **Servicer** the agent for the owner and holder of your mortgage loan (“the creditor”), you are hereby notified that pursuant to the provisions of the subject Note and Deed of Trust, default has occurred in the payment of said Note and Security Instrument (i.e. Deed of Trust, Mortgage, etc.) regarding the above-referenced property, and that the sum of **0.00** is now due and owing, itemized as follows:

Default payments from **October 1, 2015**

Principal payments	\$0.00
Interest payments	0.00
Late Charges	\$0.00
Advances	\$0.00
Attorneys fees and costs	\$150.00
<b>TOTAL</b>	<b>\$0.00</b>

This letter serves as further notice that the lender intends to enforce the provisions of said Note and Security Instrument.

**The amount due on the day you pay may be greater because of interest, late charges, and other charges that may vary from day to day. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive the check, in which event we will inform you before depositing the check for collection. For further information, please write the undersigned or call XXXXX REINSTATEMENT FUNDS MUST BE IN THE FORM OF A CASHIER’S CHECK OR MONEY ORDER.**

You have the right to reinstate after acceleration pursuant to California law. You also have the right to bring a court action to assert the nonexistence of a default or any other defense to acceleration and sale which you may have.

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Under the Fair Debt Collection Practices Act we are required to advise you of the full amount owing under your debt. For your information that amount is 0.00, through, which is broken down as follows:

Interest Rate	%	
*Per Diem		\$0.00
Unpaid Principal Balance:		0.00
Late Charges		\$0.00
Advances / Credits		\$0.00
Interest on Advances		\$0.00
Miscellaneous		\$
Foreclosure Fees/Costs		\$150.00

Unless you, within thirty days after receipt of this letter, dispute the validity of this debt, or any portion thereof, the debt will be assumed to be valid by us. If you notify us in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and a copy of such verification will be mailed to you by us. Upon your written request within the thirty-day period, we will also provide you with the name and address of the original creditor, if different from the current creditor.

**Attention California Residents:** The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

**Attention Service members and dependents:** The Federal Service members' Civil Relief Act ("SCRA") and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances. If you are currently in the military service, or have been within the last one (1) year, and joined after signing the Note and Security Instrument now in default, please **notify Servicer** immediately. When **contacting Servicer** as to your military service, you must provide positive proof as to your military status. If you do not provide this information, it will be assumed that you are not entitled to protection under the above-mentioned Act.

To the extent your obligations have been discharged, or are subject to an automatic stay of bankruptcy order under Title 11 of the United States Code, this notice is for compliance and informational purposes only and does not constitute a demand for payment or any attempt to collect any such obligation

The matters discussed herein are of extreme importance. We trust you will give them your immediate attention.

Very truly yours,

THE WOLF FIRM  
A Law Corporation