

**UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF NEW YORK**

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In re : Chapter 11  
RESIDENTIAL CAPITAL, LLC, et al.,<sup>1</sup> : Case No. 12-12020 (MG)  
: (Jointly Administered)  
Debtors. :  
-----X

**AFFIDAVIT OF PUBLICATION RE NOTICE OF  
CHAPTER 11 BANKRUPTCY CASES, MEETING OF CREDITORS,  
AND DEADLINES IN THE WALL STREET JOURNAL AND USA TODAY**

This Affidavit of Publication includes the sworn statements verifying that the Notice of Chapter 11 Bankruptcy Cases, Meeting of Creditors, and Deadlines was published and incorporated by reference herein as follows:

1. In *The Wall Street Journal* on May 31, 2012, attached hereto as **Exhibit A**;
2. In *USA Today* on May 31, 2012 attached hereto as **Exhibit B**.

<sup>1</sup> The Debtors in these chapter 11 cases, along with the last four digits of each Debtor's federal tax identification number, are: Residential Capital, LLC (0738); ditech, LLC (7228); DOA Holding Properties, LLC (4257); DOA Properties IX (Lots-Other), LLC (3274), EPRE LLC (7974); Equity Investment I, LLC (2797); ETS of Virginia, Inc. (1445); ETS of Washington, Inc. (0665); Executive Trustee Services, LLC (8943); GMAC Model Home Finance I, LLC (8469); GMAC Mortgage USA Corporation (6930); GMAC Mortgage, LLC (4840); GMAC Residential Holding Company, LLC (2190); GMAC RH Settlement Services, LLC (6156); GMACM Borrower LLC (4887); GMACM REO LLC (2043); GMACR Mortgage Products, LLC (6369); GMAC-RFC Holding Company, LLC (3763); HFN REO Sub II, LLC (N/A); Home Connects Lending Services, LLC (9412); Homecomings Financial Real Estate Holdings, LLC (6869); Homecomings Financial, LLC (9458); Ladue Associates, Inc. (3048); Passive Asset Transactions, LLC (4130); PATI A, LLC (2729); PATI B, LLC (2937); PATI Real Estate Holdings, LLC (5201); RAHI A, LLC (3321); RAHI B, LLC (3553); RAHI Real Estate Holdings, LLC (5287); RCSFJV204, LLC (2722); Residential Accredited Loans, Inc. (8240); Residential Asset Mortgage Products, Inc. (5181); Residential Asset Securities Corporation (2653); Residential Consumer Services of Alabama, LLC (5449); Residential Consumer Services of Ohio, LLC (4796); Residential Consumer Services of Texas, LLC (0515); Residential Consumer Services, LLC (2167); Residential Funding Company, LLC (1336); Residential Funding Mortgage Exchange, LLC (4247); Residential Funding Mortgage Securities I, Inc. (6294); Residential Funding Mortgage Securities II, Inc. (8858); Residential Funding Real Estate Holdings, LLC (6505); Residential Mortgage Real Estate Holdings, LLC (7180); RFC Asset Holdings II, LLC (4034); RFC Asset Management, LLC (4678); RFC Borrower LLC (5558); RFC Constructing Funding, LLC (5730); RFC REO LLC (2407); RFC SFJV-2002, LLC (4670); RFC-GSAP Servicer Advance, LLC (0289)



## **Exhibit A**



**UNITED STATES BANKRUPTCY COURT,  
SOUTHERN DISTRICT OF NEW YORK**

**In re Residential Capital,  
LLC, et al., Debtors.** Chapter 11 Case No:  
**12-12020 (MG)**  
(Jointly Administered)

**NOTICE OF CHAPTER 11 BANKRUPTCY CASES,  
MEETING OF CREDITORS, AND DEADLINES**

Chapter 11 bankruptcy cases concerning the Debtors listed below were filed on May 14, 2012. You may be a creditor of one of the Debtors. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed with the Bankruptcy Court, including lists of the Debtors' properties and debts, are available for inspection at the office of the Clerk of the Bankruptcy Court and the Bankruptcy Court's website, [www.nysb.uscourts.gov](http://www.nysb.uscourts.gov) or by accessing the website maintained by the Debtors' claims and noticing agent, [www.kccllc.net/rescap](http://www.kccllc.net/rescap). Note that a PACER password is needed to access documents on the Bankruptcy Court's website (a PACER password may be obtained by accessing the PACER website, <http://pacer.psc.uscourts.gov>). NOTE: The staff members of the office of the Clerk of the Bankruptcy Court and the Office of the United States Trustee cannot give legal advice.

**If you have any questions regarding this notice, please call the ResCap Restructuring Information Line at (888) 926-3479. You may also submit an inquiry online at [www.kccllc.net/rescap](http://www.kccllc.net/rescap).**

**Name of Debtor, Case Number,  
Tax Identification Number:**  
Residential Funding Company, LLC, 12-12019 (MG), 93-0891336; Residential Capital, LLC, 12-12020 (MG), 20-1770738; ditech, LLC, 12-12021 (MG), 23-2887228; DOA Holding Properties, LLC, 12-12022 (MG), 26-1424257; DOA Properties IX (Lots-Other), LLC, 12-12023 (MG), 26-2783274; EPRE LLC, 12-12024 (MG), 26-2747974; Equity Investment I, LLC, 12-12025 (MG), 02-0632797; ETS of Virginia, Inc., 12-12026 (MG), 26-4051445; ETS of Washington, Inc., 12-12027 (MG), 45-2910665; Executive Trustee Services, LLC, 12-12028 (MG), 23-2778943; GMAC-RFC Holding Company, LLC, 12-12029 (MG), 23-2593763; GMAC Model Home Finance I, LLC, 12-12030 (MG), 26-2748469; GMAC Mortgage USA Corporation, 12-12031 (MG), 20-4796930; GMAC Mortgage, LLC, 12-12032 (MG), 23-1694840; GMAC Residential Holding Company, LLC, 12-12033 (MG), 91-1902190; GMACRH Settlement Services, LLC, 12-12034 (MG), 23-3036156; GMACM Borrower LLC, 12-12035 (MG), 45-5064887; GMACM REO LLC, 12-12036 (MG), 45-5222043; GMACR Mortgage Products, LLC, 12-12037 (MG), 03-0536369; HFN REO Sub II, LLC, 12-12038 (MG), None; Home Connects Lending Services, LLC, 12-12039 (MG), 25-1849412; Homecomings Financial Real Estate Holdings, LLC, 12-12040 (MG), 26-2736869; Homecomings Financial, LLC, 12-12042 (MG), 51-0369458; Ladue Associates, Inc., 12-12043 (MG), 23-1893048; Passive Asset Transaction, LLC, 12-12044 (MG), 51-0404130; PATI A, LLC, 12-12045 (MG), 26-3722929; PATI B, LLC, 12-12046 (MG), 26-3722937; PATI Real Estate Holdings, LLC, 12-12047 (MG), 27-0515201; RAHI A, LLC, 12-12048 (MG), 26-3723321; RAHI B, LLC, 12-12049 (MG), 26-3723553; RAHI Real Estate Holdings, LLC, 12-12050 (MG), 27-0515287; RCFJV2004, LLC, 12-12051 (MG), 20-3802722; Residential Accredit Loans, Inc., 12-12052 (MG), 51-0368240; Residential Asset Mortgage Products, Inc., 12-12053 (MG), 41-1955181; Residential Asset Securities Corporation, 12-12054 (MG), 51-0362653; Residential Consumer Services of Alabama, LLC, 12-12055 (MG), 63-1105449; Residential Consumer Services of Ohio, LLC, 12-12056 (MG), 34-1754796; Residential Consumer Services of Texas, LLC, 12-12057 (MG), 75-25010515; Residential Consumer Services, LLC, 12-12058 (MG), 20-4812167; Residential Funding Mortgage Exchange, LLC, 12-12059 (MG), 41-1674247; Residential Funding Mortgage Securities I, Inc., 12-12060 (MG), 75-2006294; Residential Funding Mortgage Securities II, Inc., 12-12061 (MG), 41-1808858; Residential Funding Real Estate Holdings, LLC, 12-12062 (MG), 26-2736505; Residential Mortgage Real Estate Holdings, LLC, 12-12063 (MG), 26-2737180; RFC-GSAP Servicer Advance, LLC, 12-12064 (MG), 26-1960289; RFC Asset Holdings II, LLC, 12-12065 (MG), 41-1984034; RFC Asset Management, LLC, 12-12066 (MG), 06-1664678; RFC Borrower LLC, 12-12068 (MG), 45-5065558; RFC Construction Funding, LLC, 12-12069 (MG), 41-1925730; RFC REO LLC, 12-12070 (MG), 45-5222407; RFC SFJV-2002, LLC, 12-12071 (MG), 06-1664670

**Proposed Attorneys for Debtors:** Larren M. Nashelsky, Gary S. Lee, Lorenzo Marinuzzi, MORRISON & FOERSTER LLP, 1290 Avenue of the Americas, New York, New York 10104, Telephone: (212) 468-8000, Facsimile: (212) 468-7900

**DATE, TIME, AND LOCATION OF MEETING OF CREDITORS PURSUANT TO BANKRUPTCY CODE SECTION 341(a):** June 25, 2012 at 1:00 p.m. (ET), 80 Broad Street, Fourth Floor, New York, New York 10004

**DEADLINE TO FILE A PROOF OF CLAIM:** None at this time. When the Bankruptcy Court sets a claims deadline, you will be notified and provided a proof of claim form by mail.

**DEADLINE TO FILE A COMPLAINT TO DETERMINE DISCHARGEABILITY OF CERTAIN DEBTS:** None at this time.

**CREDITORS MAY NOT TAKE CERTAIN ACTIONS AGAINST THE DEBTORS IN MOST INSTANCES, BECAUSE THE FILING OF THE BANKRUPTCY CASE AUTOMATICALLY STAYS CERTAIN COLLECTION AND OTHER ACTIONS AGAINST THE DEBTORS AND THE DEBTORS' PROPERTY. UNDER CERTAIN CIRCUMSTANCES, THE STAY MAY BE LIMITED TO 30 DAYS OR NOT EXIST AT ALL, ALTHOUGH THE DEBTORS CAN REQUEST THE BANKRUPTCY COURT TO EXTEND OR IMPOSE A STAY. IF YOU ATTEMPT TO COLLECT A DEBT OR TAKE OTHER ACTION IN VIOLATION OF THE BANKRUPTCY CODE, YOU MAY BE PENALIZED. COMMON EXAMPLES OF PROHIBITED ACTIONS BY CREDITORS ARE CONTACTING THE DEBTORS TO DEMAND REPAYMENT, TAKING ACTION AGAINST THE DEBTORS TO COLLECT MONEY OWED TO CREDITORS OR TO TAKE PROPERTY OF THE DEBTORS, AND STARTING OR CONTINUING COLLECTION ACTIONS, FORECLOSURE ACTIONS, OR REPOSSESSIONS. CONSULT A LAWYER TO DETERMINE YOUR RIGHTS IN THIS CASE.**

Address of the Clerk of the Bankruptcy Court: Clerk of

the United States Bankruptcy Court, One Bowling Green, New York, New York 10004, Hours Open: 8:30 a.m. - 5:00 p.m.

For the Bankruptcy Court: Vito Genna Clerk of the Court, United States Bankruptcy Court for the Southern District of New York, One Bowling Green, New York, New York 10004.

Date: May 24, 2012

**Filing of Chapter 11 Bankruptcy Case.** A bankruptcy case under chapter 11 of the Bankruptcy Code (title 11, United States Code) has been filed in this Bankruptcy Court by each of the Debtors named above, and an order for relief has been entered. Chapter 11 allows a debtor to reorganize or liquidate pursuant to a plan. A plan is not effective unless confirmed by the Bankruptcy Court. You may be sent a copy of the plan and disclosure statement telling you about the plan, and you might have an opportunity to vote on the plan. You will be sent a notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the Debtors will remain in possession of the Debtors' property and may continue to operate their business.

**Legal Advice.** Staff of the office of the Clerk of the Bankruptcy Court cannot give legal advice. Consult a lawyer to determine your rights in this case.

**Creditors Generally May Not Take Certain Actions.** Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the Debtors by telephone, mail, or otherwise to demand repayment; taking actions to collect money or obtain property from the Debtors; repossessing the Debtors' property; and starting or continuing lawsuits or foreclosures.

**Meeting of Creditors.** A meeting of creditors is scheduled for the date, time, and location listed above. The Debtors' representative must be present at the meeting to be questioned under oath by the trustee and by creditors. Creditors are welcome to attend, but are not required to do so. The meeting may be continued and conducted at a later date without further notice.

**Notice.** You will not receive notice of all documents filed in these chapter 11 cases. On May 23, 2012, the Bankruptcy Court entered its Order Under bankruptcy Code Sections 102(1), 105(a) and 105(d), Bankruptcy Rules 1015(c), 2002(m) and 9007 and Local Bankruptcy Rule 2002-2 Establishing Certain Notice, Case Management and Administrative Procedures (the "Notice Procedures Order"). The Notice Procedures Order describes the notice procedures that apply in these chapter 11 cases. All parties who desire to participate in these chapter 11 cases must follow the procedures set forth in the Notice Procedures Order. Parties can obtain a copy of the Notice Procedures Order and all other documents filed electronically with the Bankruptcy Court in these cases, including lists of the Debtors' property and debts, by: (i) contacting the office of the Clerk of the Bankruptcy Court at One Bowling Green, New York, New York 10004-1408, (ii) accessing the Bankruptcy Court's website at [www.nysb.uscourts.gov](http://www.nysb.uscourts.gov). Note that a PACER (<http://www.pacer.psc.uscourts.gov>) password and login are needed to access documents on the Court's website; (iii) accessing the website maintained by the Debtors' claims and noticing agent at [www.kccllc.net/rescap](http://www.kccllc.net/rescap); or (iv) contacting the Debtors' counsel at: Morrison & Foerster LLP, 1290 Avenue of the Americas, New York, New York 10104 (Attorneys: Larren M. Nashelsky, Esq., Gary S. Lee, Esq. and Lorenzo Marinuzzi, Esq.).

**Claims.** Schedules of liabilities will be filed pursuant to Bankruptcy Rule 1007. Any creditor holding a scheduled claim which is not identified as disputed, contingent, or unliquidated as to amount may, but is not required to, file a proof of claim in these cases. Creditors whose claims are not scheduled or whose claims are scheduled as disputed, contingent, or unliquidated as to amount and who desire to participate in these cases or share in any distribution must file a proof of claim. A creditor who relies on the schedule of liabilities has the responsibility for determining that the claim is listed accurately. A form of proof of claim and notice of the deadline for filing such proof of claim will be sent to you later. A deadline for the last day for filing proofs of claim has not yet been established.

**Discharge of Debts.** Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of your debt. See Bankruptcy Code § 1141(d). A discharge means that you may never try to collect the debt from the Debtors, except as provided in the plan. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 1141(d)(6)(A), you must start a lawsuit by filing a complaint in the office of the Clerk of the Bankruptcy Court by the deadline established by the Bankruptcy Court.

**Barclays DIP Order.** The Bankruptcy Court is considering the entry of several "final orders," including the final order (the "Barclays DIP Order") to grant the Debtors' Motion For Interim And Final Orders Pursuant To 11 U.S.C. §§ 105, 362, 363(b)(1), 363(f), 363(m), 364(c)(1), 364(c)(2), 364(c)(3), 364(d)(1) And 364(e) And Bankruptcy Rules 4001 And 6004 (I) Authorizing The Debtors To (A) Enter Into And Perform Under Receivables Purchase Agreements And Mortgage Loan Purchase And Contribution Agreements Relating To Initial Receivables And Mortgage Loans And Receivables Pooling Agreements Relating To Additional Receivables, And (B) Obtaining Postpetition Financing On A Secured, Super-priority Basis, (II) Scheduling A Final Hearing Pursuant To Bankruptcy Rules 4001(b) and 4001(c), And (III) Granting Related Relief.

The Debtors are seeking to have the Barclays DIP Order provide, among other things, that the transfers of mortgage loans and servicing advance receivables from Debtors GMAC Mortgage LLC and Residential Funding Company LLC to Debtors GMACM Borrower LLC to RFC Borrower LLC were or are, as applicable, free and clear of all liens, claims and encumbrances pursuant to Section 363(f) of the Bankruptcy Code.

**Office of the Clerk of the Bankruptcy Court.** Any paper that you file in these bankruptcy cases should be filed at the office of the Clerk of the Bankruptcy Court at the address listed in this notice. You may inspect all papers filed, including the list of the Debtors' property and debts and the list of property claimed as exempt, at the office of the Clerk of the Bankruptcy Court.

**Foreign Creditors.** Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

## **Exhibit B**



USA TODAY Advertising  
7950 Jones Branch Drive • McLean, Virginia 22108



**VERIFICATION OF PUBLICATION**

**COMMONWEALTH OF VIRGINIA  
COUNTY OF FAIRFAX**

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Being duly sworn, Toussaint Hutchinson says that he is the principal clerk of USA TODAY, and is duly authorized by USA TODAY to make this affidavit, and is fully acquainted with the facts stated herein: on **Thursday, May 31, 2012** the following legal advertisement – **In re: Residential Capital, LLC, et al.**- was published in the national edition of USA TODAY.

Principal Clerk of USA TODAY  
May 31, 2012

This 31<sup>st</sup> day of May month  
2012 year.

  
Notary Public

NOTICE OF CHAPTER 11 BANKRUPTCY CASE, MEETING OF CREDITORS, AND DEADLINES Chapter 11 bankruptcy cases (including the Debtors) listed below were filed on May 14, 2012. You may be a creditor of one of the Debtors. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed with the Bankruptcy Court, including lists of the Debtors' properties and debts, are available for inspection at the office of the Clerk of the Bankruptcy Court and the Bankruptcy Court's website, www.nysb.uscourts.gov or by accessing the website maintained by the Debtors' claims and noticing agent, www.kccllc.net/rescap. Note that a PACER password is needed to access documents on the Bankruptcy Court's website (a PACER password may be obtained by accessing the PACER website, http://pacer.uscourts.gov). NOTICE: The staff members of the office of the Clerk of the Bankruptcy Court and the office of the United States Trustee cannot give legal advice. If you have any questions regarding this notice, please call the ResCap Restructuring Information Line at (888) 926-3479. You may also submit an inquiry online at www.kccllc.net/rescap.

**Name of Debtor, Case Number, Tax Identification Number:**

- Residential Funding Company, LLC, 12-12019 (MG), 93-0891336; Residential Capital, LLC, 12-12020 (MG), 20-1770738; ditech, LLC, 12-12021 (MG), 23-2887721; Haskins Properties, LLC, 12-12022 (MG), 26-1424257; DDA Properties IX (Lots-Other), LLC, 12-12023 (MG), 26-2783274; EPRE, LLC, 12-12024 (MG), 26-2747974; Equity Investment I, LLC, 12-12025 (MG), 02-0632797; FTS of Virginia, Inc., 12-12026 (MG), 26-4051445; ETS of Washington, Inc., 12-12027 (MG), 45-2910665; Executive Trustee Services, LLC, 12-12028 (MG), 23-2778943; GMAC-RFC Holding Company, LLC, 12-12029 (MG), 23-2593763; GMAC Model Home Finance I, LLC, 12-12030 (MG), 26-2748469; GMAC Mortgage USA Corporation, 12-12031 (MG), 20-4796930; GMAC Mortgage, LLC, 12-12032 (MG), 23-1694840; GMAC Residential Holding Company, LLC, 12-12033 (MG), 91-1902190; GMACRH Settlement Services, LLC, 12-12034 (MG), 23-3036136; GMACRM Borrower LLC, 12-12035 (MG), 45-5064687; GMACRM RFD, LLC, 12-12036 (MG), 45-5228943; GMACRM Mortgage Products, LLC, 12-12037 (MG), 03-4536369; HFC Sub 11, LLC, 12-12038 (MG), None; Home Connects Lending Services, LLC, 12-12039 (MG), 25-1849412; Homecomings Financial Real Estate Holdings, LLC, 12-12040 (MG), 26-2736869; Homecomings Financial, LLC, 12-12042 (MG), 51-0369458; Ladue Associates, Inc., 12-12043 (MG), 23-1893048; Passive Asset Transaction, LLC, 12-12044 (MG), 51-0404130; PATI A, LLC, 12-12045 (MG), 26-3722729; PATI B, LLC, 12-12046 (MG), 26-3722937; PATI Real Estate Holdings, LLC, 12-12047 (MG), 27-0515201; RAHI A, LLC, 12-12048 (MG), 26-3723321; RAHI B, LLC, 12-12049 (MG), 26-3723553; RAHI Real Estate Holdings, LLC, 12-12050 (MG), 27-0515287; RCFJV2004, LLC, 12-12051 (MG), 20-3802722; Residential Accredi Loans, Inc., 12-12052 (MG), 51-0368240; Residential Asset Mortgage Products, Inc., 12-12053 (MG), 41-1955181; Residential Asset Securities Corporation, 12-12054 (MG), 51-0362653; Residential Consumer Services of Alabama, LLC, 12-12055 (MG), 63-1705449; Residential Consumer Services of Ohio, LLC, 12-12056 (MG), 34-1754736; Residential Consumer Services of Texas, LLC, 12-12057 (MG), 75-2501015; Residential Consumer Services, LLC, 12-12058 (MG), 20-4812167; Residential Funding Mortgage Exchange, LLC, 12-12059 (MG), 41-1674247; Residential Funding Mortgage Securities I, Inc., 12-12060 (MG), 75-2006294; Residential Funding Mortgage Securities II, Inc., 12-12061 (MG), 41-1808858; Residential Funding Real Estate Holdings, LLC, 12-12062 (MG), 26-2736505; Residential Mortgage Real Estate Holdings, LLC, 12-12063 (MG), 26-2737180; RFC-6SAP Servicer Advance, LLC, 12-12064 (MG), 26-1960289; RFC Asset Holdings II, LLC, 12-12065 (MG), 41-1984034; RFC Asset Management, LLC, 12-12066 (MG), 06-1664676; RFC Borrower LLC, 12-12068 (MG), 45-5065556; RFC Construction Funding, LLC, 12-12069 (MG), 41-1925730; RFC RESO, LLC, 12-12070 (MG), 45-522407; RFC SFH, 2002, LLC, 12-12071 (MG), 06-1656470

Proposed Attorneys for Debtors: Larsen M. Nashelsky, Gary S. Lee, Lorenzo Marinuzzi, MORRISON & FOERSTER LLP, 1290 Avenue of the Americas, New York, New York 10104, Telephone: (212) 468-8000, Facsimile: (212) 468-7900

**DATE, TIME, AND LOCATION OF MEETING OF CREDITORS PURSUANT TO BANKRUPTCY CODE SECTION 341(a):** June 25, 2012 at 1:00 p.m. (ET), 80 Broad Street, Fourth Floor, New York, New York 10004

**DEADLINE TO FILE A PROOF OF CLAIM:** None at this time. When the Bankruptcy Court sets a claims deadline, you will be notified and provided a proof of claim form by mail.

**DEADLINE TO FILE A COMPLAINT TO DETERMINE DISCHARGEABILITY OF CERTAIN DEBTS:** None at this time.

**CREDITORS MAY NOT TAKE CERTAIN ACTIONS AGAINST THE DEBTORS IN MOST INSTANCES, BECAUSE THE FILING OF THE BANKRUPTCY CASE AUTOMATICALLY STAYS CERTAIN COLLECTION AND OTHER ACTIONS AGAINST THE DEBTORS AND THE DEBTORS' PROPERTY. UNDER CERTAIN CIRCUMSTANCES, THE STAY MAY BE LIMITED TO 30 DAYS OR NOT EXIST AT ALL, ALTHOUGH THE DEBTORS CAN REQUEST THE BANKRUPTCY COURT TO EXTEND OR IMPOSE A STAY. IF YOU ATTEMPT TO COLLECT A DEBT OR TAKE OTHER ACTION IN VIOLATION OF THE BANKRUPTCY CODE, YOU MAY BE PENALIZED. COMMON EXAMPLES OF PROHIBITED ACTIONS BY CREDITORS ARE CONTACTING THE DEBTORS TO DEMAND REPAYMENT, TAKING ACTION AGAINST THE DEBTORS TO COLLECT MONEY OWED TO CREDITORS OR TO TAKE PROPERTY OF THE DEBTORS, AND STARTING OR CONTINUING COLLECTION ACTIONS, FORECLOSURE ACTIONS, OR REPOSSESSIONS. CONSULT A LAWYER TO DETERMINE YOUR RIGHTS IN THIS CASE.**

Address of the Clerk of the Bankruptcy Court: Clerk of the United States Bankruptcy Court, One Bowling Green, New York, New York 10004, Hours Open: 8:30 a.m. - 5:00 p.m.

For the Bankruptcy Court: Vito Genna, Clerk of the Court, United States Bankruptcy Court for the Southern District of New York, One Bowling Green, New York, New York 10004.

Date: May 24, 2012

**Filing of Chapter 11 Bankruptcy Case.** A bankruptcy case under chapter 11 of the Bankruptcy Code (the "United States Code") has been filed in this Bankruptcy Court by each of the Debtors named above, and an order for relief has been entered. Chapter 11 allows a debtor to reorganize or liquidate pursuant to a plan. A plan is not effective unless confirmed by the Bankruptcy Court. You may be sent a copy of the plan and disclosure statement telling you about the plan, and you might have an opportunity to vote on the plan. You will be sent a notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. Unless a trustee is serving, the Debtors will remain in possession of the Debtors' property and may continue to operate their business.

**Legal Advice.** Staff of the office of the Clerk of the Bankruptcy Court cannot give legal advice. Consult a lawyer to determine your rights in this case.

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**Barclays DIP Order.** The Bankruptcy Court is considering the entry of several "final orders," including the final order (the "Barclays DIP Order") to grant the Debtors' Motion For Interim And Final Orders Pursuant To 11 U.S.C. §§ 105, 362, 363(b)(1), 363(f), 363(m), 364(c)(1), 364(c)(2), 364(c)(3), 364(d)(1) and 364(e) And Bankruptcy Rules 4001 And 6004 (I) Authorizing The Debtors To (A) Enter Into And Perform Under Receivables Purchase Agreements And Mortgage Loan Purchase And Contribution Agreements Relating To Initial Receivables And Mortgage Loans And Receivables Pooling Agreements Relating To Additional Receivables, And (B) Obtaining Postpetition Financing On A Secured, Superpriority Basis, (II) Scheduling A Final Hearing Pursuant To Bankruptcy Rules 4001(b) and 4001(c), And (III) Granting Related Relief.

The Debtors are seeking to have the Barclays DIP Order provide, among other things, that the transfers of mortgage loans and receivables from Debtors GMACM Borrower LLC and Residential Funding Company LLC to Debtors GMACM Borrower LLC (or its Borrower LLC) were, as applicable, free and clear of all liens, claims and encumbrances pursuant to Section 363(f) of the Bankruptcy Code.

**Office of the Clerk of the Bankruptcy Court.** Any paper that you file in these bankruptcy cases should be filed at the office of the Clerk of the Bankruptcy Court at the address listed in this notice. You may inspect all papers filed, including the list of the Debtors' property and debts and the list of property claimed as exempt, at the office of the Clerk of the Bankruptcy Court.

**Foreign Creditors.** Consult a lawyer familiar with United States bankruptcy law if you have any ques-

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