

April 15, 2013

All Lenders Inc.
540 Tolstoy Lane,
San Francisco, CA 94010

Re: SCRA Letter to Request Cap on Interest Rate

Loan Number: 1022544
Borrower(s): Amit Khosla, Priya Khosla
Property Address: K-243 Cherry Avenue, San Mateo, CA 94401

Dear Sir/Madam,

I have a mortgage loan with your bank having loan number 1022544 which currently has an interest rate of 6.25% per annum. I have recently been ordered to active duty with the Armed Forces of the United States and in pursuance of §527 of SCRA I am requesting you to limit the interest rate on my mortgage loan to 6% per annum. The military service is starting on June 1, 2013 and is ending on Dec 31, 2014. The loan was obtained on March 1, 2007 which is prior to the date of start of military service.

Provisions of §527 of the Servicemembers Civil Relief Act (SCRA) (50 USC Appendix §§ 501 et seq.) requires you to limit the interest rate at 6% during the period of military service and one year thereafter for mortgage loans that were obtained before entering the military service. The term "interest" includes service charges, renewal charges, fees, or any other charges (except bona fide insurance) with respect to the obligation or liability. Interest at a rate in excess of 6 percent per year that would otherwise be incurred must be forgiven. Additionally, the monthly payment should be reduced to reflect the amount of the interest forgiven.

I have attached the copy of the military orders. Additionally, you can verify the active duty status by obtaining the SCRA Certificate from Department of Defense's SCRA website (<https://www.dmdc.osd.mil/appj/scra>).

Please do not hesitate to contact me at my phone number listed below. Thank you in advance for your time and consideration in processing my request.

Regards,

Amit Khosla

Amit Khosla
Ph: 414-369-5004
K-243 Cherry Avenue
San Mateo, CA 94401

Attachments:

1. Copy of Military Orders