BARRETT BURKE WILSON CASTLE
DAFFIN & FRAPPIER, L.L.P.
A Partnership Including Professional Corporations
ATTORNEYS AND COUNSELORS AT LAW
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March 02, 2007

Certified Mail: 7160 9668 9670 0915 7092

[redacted]
CEDAR CREEK TEXAS 78612

Re: Mortgage Servicer: CHASE HOME FINANCE, LLC
Loan No.: [redacted]
BBWCDF No.:

This law firm represents CHASE HOME FINANCE, LLC, the Mortgage Servicer, in its mortgage banking activities in the State of Texas. We have been authorized by the Mortgage Servicer to initiate legal proceedings in connection with the foreclosure of a Deed of Trust associated with your real estate loan (the "Debt").

CHASE HOME FINANCE, LLC is acting as the Mortgage Servicer for CHASE HOME FINANCE, LLC SUCCESSOR BY MERGER TO CHASE MANHATTAN MORTGAGE CORPORATION, who is the Mortgagee of the Note and Deed of Trust associated with the above referenced loan. CHASE HOME FINANCE, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address is CHASE HOME FINANCE, LLC SUCCESSOR BY MERGER TO CHASE MANHATTAN MORTGAGE CORPORATION, CHASE HOME FINANCE, LLC, 3415 VISION DRIVE, COLUMBUS OH 43224.

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code § 51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

This letter is formal notice of the following:

1. Payment of the past due balance on the Debt has not been received by the Mortgage Servicer. Because of this default, the Mortgagee has elected to ACCELERATE the maturity of the Debt.

2. The amount of the Debt as of the date of this notice, according to the records of the Mortgage Servicer, is $186,030.63. Because of interest and other charges that may vary from day to day, the amount due on the day you pay may be greater. If you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write or call the Foreclosure Department of this firm at (972) 419-1163. Payment must be made in certified funds, cashier's check or money order(s).

3. As designated on the enclosed Notice of Trustee's Sale, the Trustee, or the Substitute Trustee, will sell the real estate therein described to the highest bidder for cash.

4. All of the obligors and guarantors (if any) of the Debt have the right to reinstate the loan as provided in the Deed of Trust and as provided by Texas law. You may obtain reinstatement figures by calling the Foreclosure Department of this firm at (972) 419-1163.

5. All of the obligors and guarantors (if any) have the right to bring a court action to assert the non-existence of a default or any other defense to acceleration and foreclosure which they may have.

PLEASE BE ADVISED THAT THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Federal law gives you thirty (30) days after you receive this letter to dispute the validity of the Debt or any part thereof. If you don't dispute the Debt within that period, this firm will assume that the Debt is valid. If you do dispute the Debt by notifying this firm in writing, the firm will obtain and mail verification of the Debt to you. If within the same period, you request in writing the name and address of the original mortgagee, and if the original mortgagee is different from the current mortgagee, this firm will furnish you with that information.

The law does not require this firm to wait until the end of the thirty-day period before taking action to collect the Debt. If, however, you have requested verification of the Debt or the name and address of the original mortgagee within the time stated above, this firm will cease collection activities until such requested information has been mailed to you.

If you are not obligated on the Debt, or if the Debt has been discharged in a bankruptcy proceeding, the Mortgage Servicer is not attempting to collect from you personally. You are being given this notice as a courtesy because your interest in the Real Estate may be affected.

Sincerely,

Barrett Burke Wilson Castle Daffin & Frappier, L.L.P.

Enclosed: Notice of Trustee Sale