NationPoint
LOAN SERVICES
PO Box 1888, Pittsburgh, PA 15230

01/04/07

3601

[redacted]
LANCASTER SC 29720

RE: Loan Number: [redacted]
Property Address:
[redacted]
Lancaster SC 29720

Dear [redacted]

Our records show that your account is past due $1,117.38 plus late charges of $80.00. This arrearage constitutes a breach of your mortgage note obligation. In order to cure this breach, you must bring your account current. If the amount quoted plus any additional monthly payments and late charges that may fall due after the date of this notice is paid on or before 02/03/07, the account will be current. Please note that partial payment will not be accepted and that all payments must be tendered by certified check or money order. In the event that payment is not received on or before 02/03/07, NationPoint has the right to accelerate the due date of the note which will lead to the initiation of foreclosure and may lead to public sale of the secured property.

After note acceleration, you may reinstate your account only by paying all past due sums and incurred costs such as attorney's fees and other costs and by curing any other breaches of the note or mortgage deed of which you may have been notified. This right of reinstatement remains effective until the day of sale of the secured property. In addition to the right of reinstatement, you may file a court action to assert the non-existence of a breach or any other defense which you may have to acceleration and foreclosure.

If you should have any questions concerning this notice, you may call our office at 1-800-745-1787. However, the mere act of calling our office will not cure your breach or restrain NationPoint from accelerating your note. Curing the default, keeping the account current and complying with all covenants in the mortgage deed is the only certain method of avoiding note acceleration.

Very Truly Yours,

Collection Department
1-866-858-3850 Letter ID#77242

THIS IS AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. The following applies to any recipient of this notice who is entitled to the protection afforded by the 11 U.S.C. 362 of the United States Bankruptcy Code. Note: THIS NOTICE IS NOT A DEMAND FOR PAYMENT. IT IS SENT ONLY FOR THE PURPOSE OF NOTIFYING YOU OF CERTAIN RIGHTS THAT YOU MAY HAVE.

National City Home Loan Services, Inc. is a subsidiary of National City Bank of Indiana. First Franklin and NationPoint are divisions of National City Bank of Indiana, which is a wholly-owned subsidiary of National City Corporation. National City Home Loan Services, Inc. services loans for the following affiliated entities as First Franklin Loan Services, National City Loan Services and NationPoint:

National City Bank
National City Bank of the Midwest
First Franklin Financial Corporation
National City Bank of Indiana
National City Bank of Pennsylvania
National City Bank of Kentucky
NationPoint