



ACCREDITED
HOME LENDERS

October 27, 2007

Phillip [REDACTED]
[REDACTED]
Dallas, TX 75339

Re: Loan Number: [REDACTED]
Property Address: [REDACTED] Dallas, TX 75216

Dear Borrower(s):

Per your telephone authorization given on September 11, 2007, this letter will serve to document our mutual agreement to defer the payments due for March through October, 2007. The total deferred payment is \$4,598.16, which will include principal and interest. Escrow (if applicable) and late charges, will be due at the time of payoff or upon maturity of your loan, whichever comes first.

Please be advised that your normal monthly payment of \$877.20 remains due on the first of each month after October, beginning with the November 1, 2007 payment until the loan is paid in full. If your loan has an adjustable interest rate, your monthly payment will adjust pursuant to the adjustable provisions outlined in your Note and may cause an increase in your monthly payment. An increase in your taxes or insurance may also cause an increase in your monthly payment.

If you have any questions or require further assistance, please contact our office at **(800) 648-0895** between 5:00 a.m. and 6:00 p.m. Eastern Standard Time, Monday through Friday.

Please indicate your receipt of this letter by signing and dating below. Once you have signed this letter, please return via facsimile at (866) 202-9992.

Sincerely,

Collection Department

Receipt of letter acknowledged:

Signature

Date

Signature

Date