

MAY. 10. 2007 9:47AM

NO. 0665 P. 1

2344600 Regent Blvd, [REDACTED] Irving, TX 75063	<b>American Home Mortgage Servicing, Inc.</b>
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# Fax

<b>To:</b>	Kristian [REDACTED]	<b>From:</b>	Jesse [REDACTED]
<b>Fax:</b>	Fax: 918-272-[REDACTED]	<b>Pages:</b>	(Including the Cover Sheet)
<b>Phone:</b>		<b>Date:</b>	5/10/2007
<b>Re:</b>	AHM# [REDACTED]		

Urgent    
 For Review    
 Please Comment    
 Please Reply    
 Please Recycle

**Any questions call me at 214-[REDACTED]**  
**Fax 866-[REDACTED]**

MAY. 10. 2007 9:48AM

NO. 0665 P. 4



American Home Mortgage  
4600 Regent Blvd,  
Irving, TX 76039  
214. [REDACTED]

(214)-260-[REDACTED]  
(877) 304-[REDACTED] Ext: [REDACTED]

(866) 367-[REDACTED] Fax:  
Jesse [REDACTED]

May 10, 2007

Karlos [REDACTED]  
2264 Taylor Ave  
Columbus, OH 43211

AHM # 10011 [REDACTED]  
Property Address:

REPAYMENT PLAN  
SAME

Dear Mr. [REDACTED]:

Enclosed are an original and a copy of the Forbearance Agreement to which you agreed in order to reinstate your mortgage loan to a current status by May 15, 2008.

Your initial Down Payment was received on May 18, 2007 in the amount of \$ 2000.00.

Your subsequent installments will be due on or by June 15, 2007 and then on the 15<sup>th</sup> of each month in the amount of 1185.73 each through your final installment which will be due on or by May 15, 2008.

Any changes in your mortgage payment amount based on your annual escrow analysis or other circumstances (A.R.M., buydown, etc.) will be factored into the final payment of your Forbearance Agreement.

If any one payment is missed, this Forbearance Agreement will become Null and Void and all past due amounts must be paid immediately.

MAY. 10. 2007 9:48AM

NO. 0665 P. 2



American Home Mortgage  
4600 Regent Blvd. [REDACTED]  
Irving, TX 76053  
214-260-[REDACTED]

(214)-260-[REDACTED]  
(877) 304-[REDACTED] Ext. [REDACTED]

(866) 367-[REDACTED] Fax:  
Jesse [REDACTED]

May 10, 2007

Karlos [REDACTED]  
[REDACTED]  
Columbus, OH 43207

AHM # 10010 -  
Property Address:

REPAYMENT PLAN  
SAME

Dear Mr. [REDACTED]

Enclosed are an original and a copy of the Forbearance Agreement to which you agreed in order to reinstate your mortgage loan to a current status by May 15, 2008.

Your initial Down Payment was received on May 18, 2007 in the amount of \$ 2000.00.

Your subsequent installments will be due on or by June 15, 2007 and then on the 15<sup>th</sup> of each month in the amount of 1255.21 each through your final installment which will be due on or by May 15, 2008.

Any changes in your mortgage payment amount based on your annual escrow analysis or other circumstances (A.R.M., buydown, etc.) will be factored into the final payment of your Forbearance Agreement.

If any one payment is missed, this Forbearance Agreement will become Null and Void and all past due amounts must be paid immediately.

May 17 07 06:03p

P. 3

MAY. 10. 2007 9:48AM

NO. 0665 P. 3



American Home Mortgage  
4500 Regent Blvd.  
Irving, TX 76033  
214-...

May 10, 2007

Forbearance Agreement

Karlos [redacted]

AHM # 100 [redacted]

Please sign the original where marked and return it in the enclosed envelope within ten (10) days from the date of this letter. Failure to do so will terminate this Agreement.

REMEMBER, all payments must be made with certified funds or money orders. Personal checks are unacceptable until we notify you that your mortgage is current.

**NOTE:** In the event of drastic changes in the financial condition of the customer, American Home Mortgage, Inc. reserves the option to discontinue the terms of this Agreement.

If you have any questions, please call me.

Sincerely yours,

Jesse [redacted]

Loss Mitigation Specialist

Enc:

**AGREED AND ACCEPTED THE TERMS OF THIS AGREEMENT:**

  
\_\_\_\_\_  
Karlos [redacted]

5/17/2007  
\_\_\_\_\_

\_\_\_\_\_  
DATE

\_\_\_\_\_  
DATE

CC: