



1610 E. Saint Andrew Place - Suite B150 Santa Ana, CA 92705
(800)561-4567 Fax (949)517-5220

LM716

12/19/07

JENNIFER [REDACTED]

ZEPHYRHILLS FL 33542-0000

Property Address: [REDACTED]

FL 33542-0000

RE: Loan Number: [REDACTED]

Dear Mortgagor(s):

This letter is to confirm our recent conversation concerning the delinquent status of your loan with Carrington Mortgage Services, LLC.

The Borrower(s) shall pay to Carrington Mortgage Services, LLC, on the specified date due, a non-refundable initial payment and all remaining amount due as stipulated in the "Repayment Plan", attached hereto and made a part of this agreement.

Failure to remit the funds according to the schedule indicated in this letter constitutes a breach of this forbearance plan.

As funds are received, any amounts which are equal to one (1) monthly payment shall be applied against the delinquency on your account. Funds received in amounts less than one (1) monthly payment may be applied to a holding account, until such time that sufficient funds are received to apply one or more payments, or the funds are returned to you.

In order to show your understanding and agreement of this repayment schedule, please indicate such by signing below and returning this document to Carrington Mortgage Services, LLC.

If you have any questions, please contact the Home Retention Department at (800) 790-9502, Monday through Friday from 7:00 AM to 6:00 PM (Pacific Standard Time).

Please sign and return: X Date: _____



Carrington Mortgage Services, LLC

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PLEASE SEND CERTIFIED FUNDS ONLY, ALL PERSONAL OR BUSINESS CHECKS
WILL BE RETURNED.

Payment Mailing Address: Carrington Mortgage Services Attn: Payment Processing P.O. Box 514700 Los Angeles, CA 90051-4700	Overnight Mail: Carrington Mortgage Services Attn: Cash Default 1610 E. St. Andrew Pl, Ste. B-150 Santa Ana, CA 92705
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Western Union Quick Collect (any location): Code City- CARRINGTONMS Code State- CA	
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Sincerely,

Home Retention Department
 Carrington Mortgage Services, LLC

-CREDIT REPORTING-

We have told a credit bureau about a late payment, missed payment or other default on your account. This information may be reflected in your credit report.

-MINI-MIRANDA-

This communication is for the purpose of collecting a debt, and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

-HUD STATEMENT-

Pursuant to Section 169 of the Housing and Community Development Act of 1987, you may have the opportunity to receive counseling from various local agencies regarding the retention of your home. You may obtain a list of HUD-approved housing counseling agencies by calling the HUD nationwide toll-free telephone number, (800)569-4287.



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Borrower(s) :
Loan Number:
Property Addr

FL 33542-0000

Mailing Address

FL 33542-0000

FORBEARANCE AGREEMENT

This Forbearance Agreement (the "Agreement") is made and entered into by and between [JENNIFER ██████████, ██████████ ██████████] (hereinafter "Borrower(s)") and Carrington Mortgage Services, LLC (hereinafter "Carrington") (collectively referred to herein as "the Parties"), as of 12/19/07.

RECITALS

NOW, THEREFORE, in consideration of the foregoing Recitals, which Borrower(s) hereby acknowledge to be true and correct and which are made a part of this Agreement, and the mutual covenants set forth herein, the Parties agree as follows:

1. Except as provided herein, the terms and conditions of the loan documents remain in full force and effect, and the Deed of Trust/Mortgage shall continue to secure the Note.
2. The Borrower(s) shall remit all payments under this Agreement to Carrington Mortgage in CERTIFIED FUNDS, or sent via Western Union only. The payments should be made payable to Carrington Mortgage Services, LLC.
3. The Borrower(s) consent(s) and agree(s) that in making this Agreement, the pending foreclosure action shall not be waived or terminated. The foreclosure action shall, however, be suspended so long as there is no default under this Agreement. Should the Borrower(s) default under this Agreement, or breach any other provision or term of the Note and Deed of Trust/Mortgage, the foreclosure action may proceed unabated without further notice to the Borrower(s). Any amount paid to Carrington under this Agreement may be retained by Carrington and in such event, Carrington shall have no obligation to refund any such funds to the Borrower(s). Any payments received by Carrington from the Borrower(s) shall be accepted without prejudice to the foreclosure action, and shall be applied to attorney's fees, trustee's fees, foreclosure costs, other expenses, late charges and delinquent payments, at the sole discretion of Carrington Mortgage Services, LLC.
4. By entering into this Agreement, Carrington does not waive its right to receive all future payments on a timely basis in accordance with the Note and Deed of Trust/Mortgage.



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5. The Borrower's failure to strictly perform pursuant to the terms set-forth herein shall be considered a breach of the Agreement. In the event of a breach of the Agreement, Borrower(s) waive(s) all defenses to resumption of the foreclosure action without further notice by Carrington.
6. The Borrower(s) is (are) responsible for any fees and/or costs accrued, but not billed, as of the receipt of the initial funds for the Plan. Said fees and/or costs must be paid in full as of the end date of the Plan (the last Plan payment may be adjusted to include said fees and/or costs.) In the event the Borrower(s) fail(s) to perform under the terms of the Plan, said fees and/or costs are immediately due and payable along with any other past due amounts.
7. If any mathematical error or other mistake is made in computing the amount needed to cure the default, Borrower(s) agree(s) that Carrington is entitled to receive all amounts due under the terms of the Note and Deed of Trust/Mortgage.
8. No payment statements, coupons, envelopes, or other payment notices or reminders will be sent during the forbearance period or pertaining to this Agreement.
9. If this Deed of Trust/Mortgage is in a second lien position on the property, Borrower(s) represent(s) and agree(s) to keep the first lien Deed of Trust/Mortgage current and will provide proof that the first Deed of Trust/Mortgage is current at Carrington's request.
10. If property taxes, insurance, and other escrow items are paid by the Borrower(s) and not included in an escrow account as part of the regular monthly payment to Carrington, the Borrower(s) shall keep the property taxes, insurance, and other escrow items current and shall provide Carrington with proof of such payment upon request. Any failure to make these payments will be a breach of this Agreement.
11. The Borrower(s) expressly agree(s) and understands that this Agreement is not a new loan, but rather, a conditional forbearance of Carrington's right to exercise its rights under the Note and Deed of Trust/Mortgage. Neither the Borrower(s) nor Carrington intends to extinguish or discharge the indebtedness or the lien evidenced by the Note and Deed of Trust/Mortgage.
12. In consideration of the mutual promises contained herein, the receipt and adequacy of which are hereby acknowledged, the Borrower(s) release(s) Carrington, its assignees, and each of its officers, directors, employees, representatives, attorneys and agents, from any and all liability whatsoever, including all claims, demands and causes of action of every nature arising out of or relating to the loan, the Note and



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Deed of Trust/Mortgage. This release covers all injuries and damages, whether known or not, and which may hereafter appear or develop arising from or relating to the loan, any loan documents, loan disclosures, notices, servicing of the loan, this Agreement, and any foreclosure proceedings.

[California: The Borrowers acknowledge that this release includes a waiver of the right to make claims based upon the discovery of new facts and circumstances, and in light of such waiver, waives the application of California Civil Code 1542, which provides: "A general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor."]

13. There are no other agreements, written or oral, between the Parties respecting forbearance or postponement of the foreclosure, and all prior negotiations of the Parties on such subject are merged herein. This Agreement shall bind and inure to the benefit of the Parties' respective successors and assigns.

X _____
[Borrower's signature)]

Dated: _____

X _____
[Borrower's signature)]

Dated: _____

Carrington Mortgage Services, LLC

Dated: 12/19/07

By: 
(Authorized signature)

Form_RPAY_1219_084507

CARRINGTON MORTGAGE SERVICES -680
1610 E. ST. ANDREW PLACE
SUITE B150
SANTA ANA CA 92705

PAGE 1
DATE 12/19/07

REPAYMENT AGREEMENT-1008588450

MATI

PROPERTY



5202 4TH ST

ZEPHYRHILLS

FL 33542-0000 ZEPHYRHILLS

FL 33542-0000

DATES		CURRENT BALANCES		UNCOLLECTED	
PAID TO	04/01/07	PRINCIPAL	142781.11	LATE CHARGES	812.55
NEXT DUE	05/01/07	ESCROW	-1362.31	OPTIONAL INS	0.00
LAST PMT	04/20/07	UNAPPLIED FUNDS	0.00	INTEREST	0.00
AUDIT DT	07/04/06	UNAPPLIED CODES		FEES	68.20
LAST ACTIVITY	12/19/07	BUYDOWN FUNDS	0.00	DFLT EXP PD	2109.00
		BUYDOWN CODE	.	DFLT EXP UNPD	0.00

PMT NUM	PLAN PMT DUE DATE	PLAN PMT AMOUNT	AMOUNT TO REG PMT	AMT TO LC/UNCOL	UNAPPLIED BALANCE	FIRST/LAST PMT APPLIED
01	12/20/07	2000.00	1233.52	0.00	766.48	05/07
02	01/20/08	1233.52	1233.52	0.00	766.48	06/07
03	02/20/08	1233.52	1233.52	0.00	766.48	07/07
04	03/20/08	1233.52	1233.52	0.00	766.48	08/07
05	04/20/08	1233.52	1233.52	0.00	766.48	09/07
06	05/20/08	11278.88	9868.16	2177.20	0.00	10/07 05/08

PLAN TOTAL 18212.96

E - ESCROW CHANGE A - ALTERNATIVE LOAN P&I CHANGE B - BUYDOWN SUBSIDY CHANGE

I (WE) AGREE TO THE REPAYMENT SCHEDULE AS SET FORTH ABOVE. THE AMOUNT OF EACH PAYMENT IS SUBJECT TO CHANGE BASED ON SCHEDULED ALTERNATIVE MORTGAGE P&I, ESCROW OR OTHER PAYMENT CHANGES. ALL PROVISIONS OF THE NOTE AND MORTGAGE/DEED OF TRUST REMAIN IN FULL FORCE AND EFFECT.

X
X
[Redacted signature area]