

First Franklin Loan Services
Pittsburgh, PA 15230-1838

January 18, 2007

Carla
Dorothy
Pineville LA 71360

RE: Repayment Plan for Loan Number 1044 Dear Loan Customer(s):

In order to bring your loan current, you recently agreed to a Repayment Plan ("the Plan") as set forth in this letter. The Plan will not be valid, and payments will not be posted to your loan until we receive the signed original of this letter, which must be no later than 10 days from the date of this letter. We will allow your loan to remain delinquent during this plan and will forbear from starting or continuing a foreclosure action; however, late charges will continue to accrue and credit reporting showing the delinquency will continue.

Your regular monthly payment, and therefore the Plan payments, may change due to an escrow analysis or a regularly scheduled interest rate adjustment. In this event, we will need to review your financial condition and may need to revise the Plan.

Payments are due in our office on the date specified below; there is no grace period during the Plan. Plan payments are due on the dates and in the amounts listed below:

PLAN DATE	AMT	PLAN DATE	AMT
01 01/31/07	3,417.27	02 02/28/07	1,914.89
03 03/30/07	1,914.89	04 04/30/07	1,914.89
05 05/30/07	1,914.89	06 06/30/07	1,914.89
07 07/30/07	1,914.89	08 08/30/07	1,914.89
09 09/30/07	1,914.89	10 10/30/07	1,914.89
11 11/30/07	1,914.89	12 12/30/07	1,914.89
13 01/30/08	1,914.89	14 02/28/08	1,914.89
15 03/30/08	1,914.89	16 04/30/08	1,914.89
17 05/15/08	1,353.30		

LM106/JRB/722 Repayment Plan for Loan Number 1044
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