

First Franklin Loan Services
 P.O. Box 1838
 Pittsburgh, PA 15230-1838

March 19, 2008

Art [REDACTED]
 [REDACTED]
 Crown Point IN 46307

RE: Repayment Plan for Loan Number [REDACTED]

Dear Loan Customer(s):

This letter sets out the terms of the payment plan (the "Plan") you recently discussed with one of our representatives. By your signature below, you agree to be bound by the terms and conditions contained in this letter agreement (the "Agreement").

In your discussion with a First Franklin Loan Services representative, you requested a modification or other change in the loan terms. As the representative discussed with you, First Franklin Loan Services agrees to complete a modification or change in terms once you have demonstrated the ability to make consistent monthly payments. You have agreed to make monthly payments in the amounts and pursuant to the schedule set out below as a prerequisite to any modification or change to the terms of your loan.

These are the terms of the Plan:

1. You must sign this Agreement where indicated below.
2. You must deliver this Agreement to First Franklin Loan Services along with your first payment in the amount of \$4,000.00 at the address listed below by 3/30/2008. THIS AGREEMENT AND YOUR FIRST PAYMENT IN THE AMOUNT OF \$4,000.00 MUST BE RECEIVED BY FIRST FRANKLIN LOAN SERVICES ON OR BEFORE 3/30/2008.
3. You must continue to make payments on each Due Date thereafter according to the following Repayment Schedule:

DUE DATE	AMOUNT DUE	APPLIED TOWARD
3/30/2008	\$4,000.00	Fees/Costs + Escrow + L/C's + payment
4/30/2008	\$4,000.00	Payments
5/30/2008	\$2,000.00	Payments

4. You may not breach any other term or condition of your mortgage loan.

Art [REDACTED]

Repayment Plan Agreement
Page 2

During the course of this Plan, your payment in certified funds should be sent to:

First Franklin Loan Services
150 Allegheny Center, Locator 24-120
Pittsburgh, PA 15212

Western Union Address:
First Franklin Loan Services
City Code: Earth
State Code: PA
Loan Number: [REDACTED]

This arrangement is subject to change if your total amount due changes. During this Repayment Plan, credit bureau reporting will continue to reflect the delinquent status of your loan, until your account is contractually current and late charges will continue to accrue. All money paid to the Lender during the term of this Repayment Plan is non-refundable.

If all terms for this Repayment Plan are followed, you will be able to complete the agreed upon Modification.

WITNESS:

MORTGAGOR

[REDACTED]

Name

Art [REDACTED]

WITNESS:

CO-MORTGAGOR (If applicable)

Name

ATTEST:

First Franklin Loan Services

Name:

Name:

Date

Title:

Title:

THIS NOTICE IS SENT IN AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Art [REDACTED]
[REDACTED]

Page 2

PLEASE BE ADVISED THAT THIS AGREEMENT DOES NOT AFFECT OR IN ANY WAY CHANGE THE TERMS AND/OR CONDITIONS OF YOUR MORTGAGE LOAN OBLIGATION, INCLUDING FIRST FRANKLIN LOAN SERVICES RIGHTS AND REMEDIES UPON DEFAULT.

UNLESS YOU OTHERWISE CURE ALL DEFAULTS WITH REGARD TO YOUR MORTGAGE LOAN, YOUR LOAN WILL, DURING THE PENDENCY OF THIS PLAN AND UPON ITS COMPLETION:

- REMAIN DELINQUENT
- CONTINUE TO BE REPORTED AS SUCH TO CREDIT REPORTING COMPANIES; AND
- CONTINUE TO ACCRUE LATE CHARGES

UNTIL THE FIRST PAYMENT IS RECEIVED BY FIRST FRANKLIN LOAN SERVICES, THIS AGREEMENT SHALL NOT BE IN EFFECT, AND ANY PLANNED OR PENDING FORECLOSURE OR OTHER COLLECTION ACTIVITY SHALL CONTINUE UNABATED.

You agree that if you do not make payments in accordance with this