

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

February 26, 2008

Janet [REDACTED]
 [REDACTED]
 Collinsville OK 74021

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 \$750.00 at the address listed below by 02/29/08. THIS AGREEMENT AND YOUR FIRST PAYMENT IN THE AMOUNT OF \$750.00 MUST BE RECEIVED BY FIRST FRANKLIN LOAN SERVICES ON OR BEFORE 02/29/08.
3. You must continue to make payments on each Due Date thereafter according to the following Repayment Schedule:

DUE DATE	AMOUNT DUE	APPLIED TOWARD
02/29/08	750.00	(179 ddch, 571 escrow shortage)
03/29/08	750.00	escrow shortage
04/29/08	750.00	escrow shortage

Apply for modification after 3rd payment on plan.

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



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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 Plan or commit further breach of your mortgage loan, this agreement will immediately terminate and become null and void without further notice or demand on our part, and any foreclosure action we may have previously initiated will resume.

Return the signed original to us at the following address:

Loan Services, 24-120
150 Allegheny Center Mall
Pittsburgh, PA 15212

If you have any questions, please contact our office at 800-622-5035, extension 11805

Sincerely,

Jennifer Panati
Loss Mitigation

Accepted and agreed _____ (Date)
Janet _____

Accepted and agreed _____ (Date)

This notice is sent in an attempt to collect a debt. All information obtained will be used for that purpose. If this debt has been discharged by a Bankruptcy Court, this is not a demand for payment.

