

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

March 18, 2008

Kathryn [REDACTED]  
[REDACTED]  
Ashland OH 44805

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 \$1,000.00 at the address listed below by March 20, 2008. THIS AGREEMENT AND YOUR FIRST PAYMENT IN THE AMOUNT OF \$1,000.00 MUST BE RECEIVED BY FIRST FRANKLIN LOAN SERVICES ON OR BEFORE March 20, 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
March 20, 2008	\$1,000	Attorney Fees/Costs
April 20, 2008	\$1,000	Attorney Fees/Costs
May 20, 2008	\$1,000	Attorney Fees/Costs

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

Kathryn [REDACTED]

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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 11880

Sincerely,

Kevin Kerestes  
Loss Mitigation

Accepted and agreed \_\_\_\_\_ (Date)  
Kathryn [REDACTED]

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.

[REDACTED]

## REPAYMENT PLAN AGREEMENT

By executing this agreement, you agree that after the successful conclusion of the defined Repayment Plan, you will complete the agreed upon Modification and, subsequently, resume regular monthly payments on the Note and Mortgage.

Note that the following will render this Repayment Plan null and void requiring immediate payment in full: 1) sending less than the agreed amount, 2) funds received by us after the agreed date 3) failure to sign and return this Repayment Plan 4) filing bankruptcy 5) default under any instrument or Agreement executed or delivered by you in favor of Lender.

In such an event, this agreement shall terminate immediately and without demand, notice or declaration; collections and/or foreclosure activities will resume from the point at which they were suspended without notice to you.

If legally required, you may receive, under separate cover, a legal stipulation agreement from our foreclosure attorney, stating that should you default under this Repayment Plan, foreclosure activities will resume without notice to you. If you receive the aforementioned document, please sign and return as instructed.

Any waiver granted by Lender to you is limited solely to the particular event from which it arose and no waiver by Lender shall extend to any other event or default under this Agreement or the Note or Mortgage or impair any right of Lender consequent thereto. It is further mutually understood and agreed that nothing contained herein, shall impair the security now held on said loan, nor shall waive, annul, vary, or affect any provision, condition, covenant, or agreement contained in the original loan documents, including but not limited to the Note and Mortgage, nor affect or impair any rights, powers, or remedies under the Note and Mortgage.

You hereby warrant and represent to Lender that there are no set-offs, claims or deductions of any nature against any amount due or to become due under the Note and Mortgage. You further reconfirm, restate and ratify the Note and Mortgage in accordance with its original terms except to the extent that any of those terms are expressly modified by this Repayment Plan.

The provisions of this Repayment Agreement shall bind you, your representatives, heirs successors and assigns, and for the benefit of Lender, its successors and assigns. This instrument may be assigned by Lender, but may not be assigned by you without the written consent of Lender.

Kathryn [REDACTED]

Repayment Plan Agreement  
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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

\_\_\_\_\_  
Name

Kathryn [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.

[REDACTED]