

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

April 10, 2007

Michael [REDACTED]  
[REDACTED]  
[REDACTED]  
Seymour TN 37865

RE: Repayment Plan for Loan Number [REDACTED]  
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. 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	05/26/07	1,305.14	02	06/26/07	1,305.14
03	07/26/07	1,305.14	04	08/26/07	1,305.14
05	09/26/07	1,305.14	06	10/26/07	1,305.14
07	11/26/07	1,305.14	08	12/15/07	870.09

[REDACTED]

Repayment Plan for Loan Number ~~021498-0144~~

Michael ~~Frank Ryan~~

~~Delaware Ryan~~

April 10, 2007

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You agree that after the successful conclusion of the Plan you will resume regular monthly payments. Any previous fees and costs not covered in this Plan remain your responsibility.

You agree that if you do not remit payments in accordance with the Plan, this agreement will be immediately null and void without any further notice or demand on our part. Any foreclosure action we may have previously initiated will resume. Also, this Plan will be null and void if you file Bankruptcy.

You agree that nothing herein contained in any way impairs the security now held on the loan and our agreement to the Plan does not waive, annul, vary or affect any provision, condition, covenant or agreement contained in the loan documents, including, but not limited to, the Note and Deed of Trust/Mortgage and does not affect or impair any rights, powers or remedies under the Note and Deed of Trust/Mortgage.

If you have any questions, please contact our office at (866) 858-3850, extension 77242.

Sincerely,



Michael Gostic  
Collections

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.