

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

December 04, 2007

Michael [REDACTED]
[REDACTED]
Pearland TX 77584

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. 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 | 12/20/07 | 2,611.74 | 02 | 01/30/08 | 1,796.96 |
| 03 | 02/29/08 | 1,796.96 | 04 | 03/30/08 | 1,796.96 |
| 05 | 04/30/08 | 1,796.96 | 06 | 05/30/08 | 1,796.96 |
| 07 | 06/30/08 | 1,796.96 | 08 | 07/30/08 | 1,796.96 |
| 09 | 08/30/08 | 1,796.96 | | | |

****THIS PLAN IS NOT COMPLETE****

Your payment is scheduled to change due to a rate adjustment. We cannot quote a new Plan amount at this time. You will receive an updated version of this letter when the new amount is known.

LM104/HFA/730

Repayment Plan for Loan Number [REDACTED]
Michael Ketner
Tabatha Ketner
December 04, 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.

Please acknowledge your understanding and acceptance of these terms with your signature below within 10 days from the date of this letter, or this Repayment plan option will no longer be available to you. 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 (866) 858-3850, extension 77242.

Sincerely,

Hans Anderson
Collections

Accepted and agreed _____ (Date)

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.