

# *LoanCare Servicing Center*

Advanced Systems / Personalized Service

*FREEDOM*

June 16, 2006

Douglas [REDACTED]  
[REDACTED]  
[REDACTED]

Fenton, MI 48430 0061

RE: Loan Number [REDACTED]  
Total Amount Due: \$ 3,723.10

Dear Mortgage Customer:

LoanCare Servicing Center has agreed to accept the following formal repayment agreement on your mortgage loan. The schedule of your payments and due dates are listed on the attached sheet. Please sign the original agreement now and return both pages in the enclosed envelope immediately. Retain the copy provided for your records.

All payments made under this agreement must be in our office no later than the date specified in the agreement. LoanCare, at its discretion, may require certified funds if personal checks are returned for any reason.

As required by law, we may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

We will continue to assess late charges and report all delinquencies to the credit bureau.

LoanCare Servicing Center  
P. O. Box 8068  
Virginia Beach, VA 23450

Thank you for your prompt attention to this matter. If you have any questions, you may contact me at one of the numbers listed below.

Yours truly,

Shirley Novotny  
Loan Counselor  
800-909-9525  
757-226-9206

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Loan Number: [REDACTED]

1. Notwithstanding receipt of any payments made by the Defendants under this Forbearance Agreement, it is expressly agreed that the Plaintiff does not waive any of its rights or remedies pursuant to the terms of the Note and Mortgage; acceptance of any payments made by the Defendants will not be deemed to affect the acceleration of the Note and Mortgage in the event of default and the remainder of the accelerated loan balance shall remain due and owing.

2. Failure to make any of the agreed payments shall constitute and event of default under this Forbearance Agreement and the terms of the Note and Mortgage. In the event of a default by the Defendants, Plaintiff shall have the right to retain the funds received under this Forbearance Agreement. In the event of default, in addition to the Plaintiff's rights under law and equity, Plaintiff shall have the right to resume foreclosure proceedings without further notice to the Defendants to recover the accelerated loan balance and enforce its rights in accordance with the terms of the Note and Mortgage, including but not limited to the right to sell the Defendant's right, title and interest in and to the real property.

Accepted and agreed this 21 day of JUNE, 2006.

[REDACTED]  
\_\_\_\_\_  
Douglas [REDACTED]  
[REDACTED]  
[REDACTED]

Accepted and agreed this day \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_.

\_\_\_\_\_  
LoanCare Servicing Center

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Loan Number: [REDACTED]

PLAN	DATE	AMT	PLAN	DATE	AMT
01	07/07/06	931.02	02	08/07/06	931.02
03	09/07/06	931.02	04	10/07/06	930.04

I/We understand that my/our monthly payment is based on the Principal and Interest Payment and Escrow Collections as of today's date. Any changes to the monthly payment amount after today's date may cause the payment plan amount to increase or decrease. I/We will receive a separate notice if this occurs and must contact LoanCare Servicing Center to confirm any changes in my/our payment plan amount(s).

All of the provisions of the note and security instrument, except as herein provided, shall remain in full force and effect. Upon the breach of any provision of this agreement, LoanCare Servicing Center may terminate this agreement and institute foreclosure proceedings in accordance with the terms of the security instrument without regard to this agreement.

Accepted and agreed this 21 day of JUNE, 2006.

[REDACTED]  
Douglas [REDACTED]  
[REDACTED]

Accepted and agreed this day \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_\_

[REDACTED]  
LoanCare Servicing Center