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HOMECOMINGS

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Homecomings Financial*A GMAC Company*

February 23, 2007

Lisa [REDACTED]

Granby, CT 06035

Re: Loan Number [REDACTED]

Property Address [REDACTED]

Granby, CT 06035

Dear [REDACTED]

Thank you for contacting Homecomings FinancialSM. We are pleased to establish a Repayment Plan for your loan.

Please find enclosed the Repayment Agreement ("Agreement") for this account. This Agreement details your repayment plan payment schedule. We ask that you review this Agreement carefully and mail the original signed Agreement to the address below. While on a repayment plan, the funds in excess of your normal monthly payment are applied to a separate account until the balance equals a full payment, at which time the funds will be applied as an installment to your account.

The following information details the total amount due as of February 23, 2007. This amount is divided over the term of this Agreement.

7 Payments	\$15,040.22
Late Charges	1,831.70
Fee Bills	163.99
Return Check Handling Fees	30.00
Sub Total	17,065.91
Less: Partial Payment	1,883.47
Total	\$15,182.44

We appreciate the opportunity to work with you. If you have additional questions, please contact me at 1.800.206.2901.

Sincerely,

[REDACTED]
Loan Counselor

Enclosure

* This is an attempt to collect a debt and any information obtained will be used for that purpose.

** Federal law gives you thirty days after you receive this letter to dispute the validity of this debt or any part of it. Unless you dispute the debt within that 30-day period, Homecomings will assume that it is valid. If you notify Homecomings in writing within the 30-day period that the debt, or any portion thereof, is disputed, we will provide verification of the debt and will mail you a copy of the verification via first-class mail. Also, upon your written request within 30 days of this notice, we will provide you with the name and address of your original creditor on this loan, if it is different from the current creditor.

Homecomings Financial

A GMAC Company

Loan Number: [REDACTED]

Date: February 23, 2007

Repayment Agreement

In consideration of Homecomings Financial's ("Lender" or "Homecomings") forbearance of its right to pursue its remedies for default for failure to make payment when due, we the undersigned borrowers, whether one or more, agree to remit the sum of \$7,200.00, in certified funds (cashier's check, or Western Union Quick Collect) and return one signed copy of this Repayment Agreement ("Agreement") by March 02, 2007.

- All funds being paid per this Agreement must be made payable to Homecomings Financial.
- The loan number must be written on all funds.

Remitting Payments via Western Union Quick Collect:

Homecomings Financial prefers you remit your payments through Western Union Quick Collect. If you choose this method of payment, please use the following address for this method:

CITYPLACE, TX
Your Loan Number

Mailing Payments made by Cashier's Check:

If you remit payments by cashier's checks, they must be sent via overnight mail to:

Homecomings Financial
Attention: Foreclosure Prevention
2711 North Haskell Avenue, Suite 900
Dallas, TX 75204

Upon receipt of the signed Repayment Agreement and the funds specified above, if a foreclosure sale is scheduled, Lender agrees to postpone the scheduled foreclosure sale while this Agreement is in effect.

The second and all subsequent payments will be due based on the schedule below and must be sent to the address listed above or by Western Union Quick Collect.

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A GMAC Company

Loan Number: [REDACTED]

Date: February 23, 2007

The following is a schedule of payments due under the Agreement:

<u>Due Date</u>	<u>Amount</u>	<u>Due Date</u>	<u>Amount</u>
03/02/2007	7,200.00	07/02/2007	3,600.00
04/02/2007	3,600.00	08/02/2007	3,600.00
05/02/2007	3,600.00	09/02/2007	3,600.00
06/02/2007	3,600.00	10/02/2007	3,607.40

The Agreement will be breached if we fail to comply with any terms of this Agreement. We acknowledge and agree to the following:

We agree that the default continues to exist until this Agreement is fully and completely performed. If foreclosure proceedings have begun, acceptance of any funds under this agreement in no way invalidates the current foreclosure process, and we understand and agree that funds are being accepted in exchange for postponing the scheduled foreclosure sale and that these funds are nonrefundable. If we do not pay the total amount of the delinquency within the terms of this Agreement, we understand that the foreclosure will continue under the notices of default, acceleration, and/or sale that were previously delivered and/or recorded, if permitted by the laws of the state where our property is located, and we acknowledge receipt of these notices.

If a foreclosure sale has occurred and the redemption period, if available in the state where the property is located, has not expired, this Repayment Agreement is contingent upon the foreclosure judgment or sale being vacated by the court rendering the judgment or ordering the sale, and a reinstatement of the note and security instrument.

If the above-referenced payments are not RECEIVED on or before each Due Date, the Lender will continue with any remedies, as outlined in the terms of my loan documents, including but not limited to foreclosure. We understand and agree that upon default hereunder, without further notice, except that required by state law (if any), Lender shall be free to immediately exercise any or all of the rights and remedies it may have, including proceeding with its foreclosure sale of the Real Property.

During the term of this Agreement, we shall not have the benefit of a grace period.

During the term of this Agreement, all payments must be in certified funds or by Western Union Quick Collect, received on or before the Due Dates and be no less than the amounts scheduled under this Agreement.

Negative credit reporting, if applicable, will continue as our loan remains delinquent until all payments due under this Agreement have been paid by the Due Dates stated herein and the loan is reinstated in full.

As long as the Agreement remains active and until we have fully performed our payment obligations under this Agreement, any scheduled foreclosure sale shall be considered

Homecomings Financial

A GMAC Company

Loan Number: [REDACTED]

Date: February 23, 2007

postponed by mutual agreement by the signing parties and that the sale may be postponed from time to time until the loan is fully reinstated or the foreclosure sale is consummated.

Nothing in this Agreement modifies or nullifies the terms of the Note and Deed of Trust/Mortgage, which shall remain in full force and effect.

The scheduled monthly payment amounts may change based upon escrow requirements and/or interest rate adjustments. Upon notification, adjust your payment to include the change in the new payment amount. If you are unsure of your new payment amount, contact us at 1.800.206.2901.

Absent a subsequent written agreement, we shall resume normal monthly payments according to the terms of the Note and Deed of Trust/Mortgage at the conclusion of the above payment schedule, in order to avoid Homecomings from commencing or proceeding with a foreclosure sale of the subject property. Consequently, after the last payment is due pursuant to the above payment schedule, the next monthly payment will be due on November 1, 2007, and each subsequent monthly payment will be due on the first day of each consecutive month thereafter, unless the Note and Deed of Trust/Mortgage specifically provide otherwise.

We understand that all sums owing under the Note and Deed of Trust/Mortgage, including, but not limited to, any installment amount changes, insurance premiums, real property taxes, or other sums not paid through this Agreement remain due and owing.

By signing this Agreement we acknowledge that we understand the terms and conditions of this Agreement and that we have had an opportunity to review this Agreement with our attorney, if we so desire. Any attorney fees or costs that we have incurred will be paid by us. We agree that this Agreement contains the entire agreement of the parties relating to this specific act of forbearance, that there are no verbal agreements, and that such forbearance cannot be amended, altered or modified without an agreement in writing executed by us and Homecomings Financial.

UNDERSTOOD AND AGREED

Date

Lisa _____
Date

2/23/2007

Homecomings Financial, as Servicer _____
Date