



4828 Loop Central Drive
Houston, TX 77081
Telephone (800) 999-8501
Fax (713) 793-4945
www.littonloan.com

04/25/08

D [REDACTED]
23 [REDACTED]
Savannah, GA. 31410

REPAYMENT PLAN AGREEMENT

Re: Loan #: [REDACTED]
Property: [REDACTED]
Savannah, GA. 31410,

Dear Borrower(s):

Litton Loan Servicing LP ("Litton") has agreed to negotiate a temporary Repayment Plan ("Plan") with you based on your current financial situation. As of 04/25/08 the loan is due for the 11/01/07 installment.

- \$ 9,134.18 Total amount owed for delinquent installments and, if applicable, late charges, non-sufficient funds fees, and servicer advances.
- \$ Servicer advances in the total above may include attorney fees and costs, property preservation expenses, inspections, and other expenses.

Any uncollected and unbilled advances that you owe as of the date this Plan is approved will remain due and payable upon completion of this temporary Plan.

If you choose to accept this Plan, you must sign and return this Repayment Plan Agreement ("Agreement") immediately to:

Litton Loan Servicing LP
Attention: Default Administration Department
4828 Loop Central Drive
Houston, TX 77081

To make this Agreement effective we must have two items:

1. This signed Agreement AND,
2. The amount of the down payment as indicated on the following page.

***If we do not receive both items, this Plan will be deemed null and void.**

LITTON LOAN SERVICING LP IS A DEBT COLLECTOR. THIS LETTER IS AN ATTEMPT TO COLLECT YOUR DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

BORROWER(S) INITIALS

X _____

In lieu of mailing this Agreement, you may send it via facsimile to (713) 793-4945. If you return this Agreement via facsimile, you agree that your facsimile signature indicates your agreement to the Plan. If you return the signed Agreement via email to Litton, you hereby agree to the terms of the Plan.

Certified funds in the form of a cashier's check, money order, or Western Union Quick Collect for the down payment amount of \$2,000.00 must be received in our office by 04/25/08. The funds received each month under the Agreement that are in excess of a full monthly installment under your original note will be placed in your partial payment account where excess funds are held. These funds will be applied to the total amount due on your account. Your Plan schedule is indicated below:

Plan Due Date	Amount	Plan Due Date	Amount
05/25/08	1,622.36	05/25/09	1,622.36
06/25/08	1,622.36		
07/25/08	1,622.36		
08/25/08	1,622.36		
09/25/08	1,622.36		
10/25/08	1,622.36		
11/25/08	1,622.36		
12/25/08	1,622.36		
01/25/09	1,622.36		
02/25/09	1,622.36		
03/25/09	1,622.36		
04/25/09	1,622.36		

Each payment must be received on or before the designated plan due date. There is no grace period. If a payment is not received by the plan due date in the form of a cashier's check, money order, or Western Union Quick Collect, the loan will be deemed to be in material default of the Agreement and Litton will have the right to proceed with foreclosure action. Litton is not required to give any notice of default.

Litton will continue to report account status to the credit bureaus based upon your original loan documents. Until your loan is brought current with all arrearages satisfied, your loan will be reported as past due. Any past history reported will not be altered, erased, or changed.

You will continue to receive telephone calls and demand letters. Late charges will accrue until the loan is brought current.

When making your last payment on 05/25/09, please contact our office at (800) 999-8501. **If any outstanding receivables are due or become due as a result of your default that were not known at the onset of this Agreement, they will remain due upon completion of this Agreement.**

If you file bankruptcy during the course of this Agreement, this Agreement will be deemed null and void.

Litton may find it necessary to increase your regular monthly payments during this Plan to cover escrow disbursements or increases due to an Adjustable Rate Mortgage, if applicable. If a payment change becomes effective during the period of this Agreement, please adjust your payments accordingly or this Agreement will not bring your loan current.

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BORROWER(S) INITIALS

X _____

Should you have questions, please contact our office at (800) 999-8501.

Sincerely,

Default Administration Department

Please return this executed Repayment Plan Agreement to:

Litton Loan Servicing LP
Attention: Default Administration Department
4828 Loop Central Drive
Houston, TX 77081

I/We agree and accept the terms of this Repayment Plan.

X [Signature] _____

_____ Date

_____ Date

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BORROWER(S) INITIALS

X _____