

Mar-18-2007 01:04pm From:GNMC LOSS MIT DEPT

T-488 P.002/004 P-148



Midland Mortgage Co. Delinquency Assistance Center

PO Box 268808, Oklahoma City, OK 73126 • (500) 552-3000 • Fax (405) 787-5815

03/13/07

LIMITED. ST
ADDRESS [REDACTED]

ALEXANDRIA VA 22311

Re: Loan [REDACTED]

LITHONIA GA 30058

Dear Mortgagor:

As of the date of this letter, your loan is due for the 10/01/06 mortgage payment and subsequent installments. This Agreement sets forth the terms and conditions by which you and Midland Mortgage Co., as servicing agent for MidFirst Bank, agree that you will demonstrate your ability to pay your ongoing mortgage payment. If you satisfy all of the terms of this Agreement, your account will be reviewed for a Loan Modification, which can reinstate your loan.

During the term of this Agreement, you agree to make payments in accordance with the enclosed payment schedule, which is incorporated into and made part of this Agreement. In order to ensure prompt delivery, it is important that you address your payments to:

Midland Mortgage Co.
Attn: Cashier
P.O. Box 268808
Oklahoma City, OK 73126-8888

The enclosed payment schedule also shows your outstanding uncollected fee and late charge balances as of the date of this letter. This Agreement does not include the collection of these amounts, and you remain responsible for paying any outstanding late charges or fee balances. You are also responsible for fees and costs that have been incurred but not yet billed to your loan. In addition, failure to make payments by the required due dates on the enclosed payment schedule may result in the assessment of additional late charges to your account.

This Agreement does not include amounts due for any optional products that you have elected. Payment for any optional products can be arranged by contacting our Customer Service Department at 1-800-554-4556. Failure to pay the monthly premium for any optional products you have elected may result in cancellation of the optional product.

Upon timely submission of the first three payments in accordance with the enclosed payment schedule, your loan will be evaluated for participation in the Loan Modification program. After the third payment is made, you will need to contact our office to arrange for continuation of the review process. As part of this process, a title report for your property will be ordered. The title report must reveal no outstanding liens and/or judgments against your property.

Unless you have received a discharge of this loan in bankruptcy, your loan may continue to report as a delinquent loan to the credit reporting agencies until the entire delinquency is cured. In addition, you will continue to receive delinquent notices and collection calls.

03/20/2007 09:38 FAX 9182720991

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003/004

03/20/2007 09:34 222655222

CNMC

PAGE 03

03/20/2007 09:11 FAX 9182720991

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003/004

Mar-18-2007 01:04pm From:CNMC LOSS MIT DEPT

T-488 P.003/004 P-148



Midland Mortgage Co. Delinquency Assistance Center

PO Box 288806, Oklahoma City, OK 73126 • (800) 552-3000 • Fax (405) 767-5815

By signing this Agreement, you certify that the property that is the subject of the loan has no physical conditions that will adversely affect your continued use of the property or interfere with your ability to maintain the payments listed on the enclosed payment schedule. Additionally, by this Agreement, you certify that you occupy the property and that you are committed to occupying the property as your primary residence during the term of this Agreement.

Except as provided herein, all provisions of your Note and security instrument remain in full force and effect. Breach of any provision of this Agreement, including the failure to make any of the payments in accordance with the enclosed payment schedule, will constitute an event of default under this Agreement and the terms of the Note and security instrument. In the event of default, Midland will have the right to begin or resume foreclosure proceedings without further notice to you.

If, since the inception of this loan but prior to this Agreement, you received a discharge in a Chapter 7 bankruptcy and there has been no valid reaffirmation of the underlying debt, it is not the intent of you or Midland to re-establish any personal liability for the underlying debt by entering into this Agreement. The parties agree that the consideration for this Agreement is the Lender's forbearance from presently exercising its right and pursuing its remedies under the security instrument as a result of the Borrower's default of its obligations thereunder.

This Agreement represents the final agreement between Midland and you regarding the present delinquency on your loan. As such, it cannot be altered, amended, or superseded by any prior, contemporaneous, or subsequent oral communications between you and Midland.

Please acknowledge your acceptance of the terms and conditions of this Agreement by signing and dating the enclosed payment schedule and returning it to Midland. You may fax the signed document to 1-800-767-5815, or you may mail it to:

Midland Mortgage Co.
Attn: Delinquency Assistance Center
P.O. Box 288806
Oklahoma City, OK 73126

The offer of this agreement is withdrawn if you fail to return the signed and dated Agreement to our office within 7 days of the date of this letter. In that event, foreclosure proceedings may continue without further notice to you.

A copy of this Agreement is enclosed for your records. If you have any questions, please contact our Delinquency Assistance Center at 1-800-552-3000 Monday through Friday, 8:00 a.m. to 5:00 p.m. (Central Time). Account information is also available for our mortgagees through our automated system at 1-800-634-4566.

Sincerely,

Delinquency Assistance Center
Midland Mortgage Co.

Enclosure

/0031306928

Page 2 of 2

03/20/2007 09:39 FAX 9182720991

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03/20/2007 08:34 222666222

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PAGE 04

03/20/2007 08:11 FAX 9182720991

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Mar-18-2007 01:06pm From:GNMC LOSS MIT DEPT

T-488 P.004/004 F-143



Midland Mortgage Co. Delinquency Assistance Center

PO Box 228800, Oklahoma City, OK 73128 • (800) 552-3000 • Fax (405) 767-2515

MIDLAND MORTGAGE CO.
999 NW GRAND BLVD

363 -363

PAGE 1
DATE 03/12/07

OKLAHOMA CITY

OK 73118

REPAYMENT AGREEMENT- 91308888

----- MAIL ----- PROPERTY -----

TERRECE ~~XXXXXX~~

ALEXANDRIA

VA 22311

LITHONIA

GA 30058

DATE	CURRENT BALANCE	UNCOLLECTED
SAID TO 02/01/06	PRINCIPAL 188240.80	LOAN CHARGES 642.10
NEXT DUE 10/01/06	ESCROW -792.83	OPTIONAL INS 0.00
LAST PMT 00/00/00	UNAPPLIED FUNDS 1000.00	INTEREST 0.00
AUDIT DT 11/29/06	UNAPPLIED CODES *	FEES 32.00
LAST ACTIVITY 03/12/07	WYNDOWN FUNDS 0.00	DELT PNT PD 0.00
	WYNDOWN CODE	PVLT EXP UNPD 0.00

PMT NUM	PLAN DUE DATE	PLAN PNT AMOUNT	AMOUNT TO REG PNT	PMT TO LC/UNCOL	UNAPPLIED BALANCE	FIRST/LAST PNT APPLIED
01	02/01/07	1606.90	1606.25	0.00	51.65	10/06
02	05/01/07	1606.90	1606.25	0.00	103.30	11/06
03	07/01/07	1606.90	1606.25	0.00	154.95	12/06
04	08/01/07	12887.05	12842.00	0.00	0.00	01/07 08/07

PLAN TOTAL 17657.75

B - ESCROW CHANGE A - ALTERNATIVE LOAN P&I CHANGE C - WYNDOWN SUBSIDY CHANGE

I (WE) AGREE TO THE REPAYMENT SCHEDULE AS SET FORTH ABOVE. THE AMOUNT OF EACH PAYMENT IS SUBJECT TO CHANGE BASED ON SCHEDULED ALTERNATIVE MORTGAGE P&I, ESCROW OR OTHER PAYMENT CHANGES. ALL PROVISIONS OF THE NOTE AND MORTGAGE/DEED OF TRUST REMAIN IN FULL FORCE AND EFFECT.

TERRENCE J. HILL

3/20/07
DATE

DATE

GNMC EMPLOYEE

DATE

000 COL 588