



LOAN FORBEARANCE AGREEMENT

Borrower(s): **PAT [REDACTED]**
 Loan # (s): **[REDACTED]**

You have indicated in discussions that you are temporarily unable to fulfill your obligations under the loan serviced by Regions Mortgage and have requested forbearance.

In consideration for the forbearance offered below by Regions Mortgage, it is necessary that you indicate written acceptance of the repayment plan previously discussed with you and agreed to by immediately signing and returning one copy to us.

By signing below, you agree to make the following payments on the dates indicated. The payment dates shown below are the dates payments should be received by Regions Mortgage. Funds will be applied to the account as outlined below. To verify all funds are posted correctly, please send payments to the attention of Deuse [REDACTED]

| Date of Payment to be received by Regions Mortgage | Amount Due |
|--|---------------|
| March 21, 2007 | 1182.32 |
| April 21, 2007 | 1211.17 |
| May 21, 2007 | 1211.17 |
| June 21, 2007 | 1211.17 |
| July 21, 2007 | 1211.17 |
| August 21, 2007 | 1211.17 |
| August 22, 2007 | 2388.68 |

The above repayment plan will not bring this account current due to a pending ARM change. You should contact Regions Mortgage during August 2007 to renegotiate the terms of the plan.

ALL PAYMENTS MUST BE REMITTED IN CASH, WESTERN UNION QUICK COLLECT OR CERTIFIED FUNDS. NO PERSONAL CHECKS WILL BE ACCEPTED.

If the amount of your regular monthly payments changes while this plan exists, it will be your responsibility to contact Regions Mortgage to alter the plan payments accordingly.

The above referenced payments will be posted as follows: outstanding fees (attorney fees & costs, late charges, etc), then will be applied to ongoing mortgage payments.

Your failure to make any of the required payments in accordance with the above schedule will render this forbearance agreement null and void. It is further agreed that if Mortgagor fails to make payments pursuant to the above plan, Regions Mortgage will resume foreclosure action without further notice and Mortgagor will agree to the rescheduling of a foreclosure sale. It is understood and agreed that, in connection with this repayment plan, and subsequent reinstatement of the loan, time is of the essence.

Regions Mortgage • Post Office Box 18001, Hattiesburg, MS 39404-8001
 215 Forrest Street, Hattiesburg, MS 39401-3476
 601-554-2000 • WATS 1-800-748-9498 • (email) loancounselors@regions.com

"Regions Mortgage may be a debt collector under the Fair Debt Collection Practices Act and all communication may be used for the purpose of collecting any debt you may owe."

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By accepting this repayment plan, Regions Mortgage is under no obligation to enter into any future forbearance agreement, and Regions Mortgage further expects strict compliance with the payment terms of the original Note and Deed of Trust/Mortgage upon termination of the above plan. This forbearance agreement will not eliminate any obligation for late charges or other costs incurred based upon the Note and Deed of Trust/Mortgage. Also, your credit record will reflect the delinquency based upon the payment due under the Note and will not consider the forbearance agreement. Other than a temporary forbearance of the payment requirements, all other terms and conditions of the Note and Deed of Trust/Mortgage remain in effect. Unless this agreement is signed and returned to Regions Mortgage within 10 days of the date stated below, this offer of forbearance is null and void. You agree that any controversy or claim arising out of or relating to this agreement and/or loan shall be settled by arbitration in accordance with the Commercial Arbitration Rules of the American Arbitration Association (AAA) and judgment upon the award rendered by the arbitrator may be entered in Court having jurisdiction thereof. If a separate Alternative Dispute Resolution Agreement and/or Arbitration Agreement now or hereafter exists between any of the parties to this document, then all parties agree to be bound by the separate Alternative Dispute Resolution Agreement or Arbitration Agreement which shall totally supersede this arbitration provision. If the separate agreement is determined for any reason to be invalid or unenforceable, then this arbitration provision may be enforced by any party.

Borrower's Acceptance and Agreement

I/We have read the above statements, terms and conditions and fully understand and agree to them. I/We hereby request that Regions Mortgage allow me/us this opportunity to bring my/our loan current and reinstate it to the original terms and conditions of the Note and Deed of Trust/Mortgage. I/We agree that any rights now or hereafter possessed by Regions Mortgage shall in no way be comprised or prejudiced by accepting payment and granting forbearance.

Accepted and agreed to this 3 day of MARCH, 2007

Pat [Redacted]
Pat [Redacted]

Denise [Redacted]
Foreclosure Specialist

3-3-2007
Date

Date

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