



**Taylor, Bean  
& Whitaker**

*Mortgage Corporation*

1417 North Magnolia Ave  
Ocala, Florida 34475-9078  
Bus. (352) 369-6200  
Fax (888) 329-9270

February 28, 2008

Elvin [REDACTED]  
[REDACTED]  
Huntsville, AL 35810

Loan # [REDACTED]

Dear Borrower(s):

To follow up on your request for assistance, the indebtedness in the above mentioned case is in default. In consideration of Taylor, Bean & Whitaker Mortgage Corporation extending repayment for a period of time, it is mandatory that you indicate your acceptance of the following conditions by signing this letter of agreement. If the signed contract is not returned, collections and/or foreclosure action will continue.

All the provisions of the Note and security instrument, except as herein provided, shall remain in full force and effect. Upon the breach of any of the provisions of this agreement, Taylor, Bean & Whitaker Mortgage Corporation may, at its option and without further notice to you, terminate this agreement and may continue foreclosure proceedings according to the terms of the Note and security instrument without regard to this instrument. In the event that a foreclosure is pending, the foreclosure action will not be dismissed, but will be placed on hold pending the completion of this agreement. In the event of default under the agreement, Taylor, Bean & Whitaker may immediately proceed with the pending foreclosure without further notice.

In the event that bankruptcy is filed during the course of this repayment agreement, the agreement will become void.

All payments must be made in certified funds. All personal checks will be returned. Please place your account number on all checks when sending funds to Taylor, Bean & Whitaker Mortgage Corporation.

We are attempting to collect a debt from you and any information obtained may be used for that purpose.

It is proposed that the following payments towards the delinquency will be paid during the repayment period:

<u>PAYMENTS DUE IN OUR OFFICE</u>	<u>AMOUNT DUE</u>
2/29/08	\$1,500.00
3/31/08	\$1,031.93
4/30/08	\$1,031.93
5/31/08	\$1,031.93
6/30/08	\$1,031.93
7/31/08	\$1,031.93

Taylor, Bean & Whitaker Mortgage Corporation may find it necessary to increase your regular monthly payment during this repayment plan to cover escrow disbursements. Please adjust your payments accordingly. This repayment plan includes fees and late charges billed to the account as of the date of this agreement. There may be additional fees or charges due at the conclusion of the repayment period. **Regular monthly payments are scheduled to resume with the payment due 8/1/08.**

Please send your payments to the address below during your repayment period. **Please sign the original of this agreement and return it, along with your contribution payment, by 2/29/08, also please fax a copy of the signed agreement to 513-826-2847.** If you have any questions or concerns please contact me at (513) 612-4443.

Taylor, Bean, & Whitaker  
1417 N. Magnolia Ave  
Ocala, Florida 34475  
Attn: Loss Mitigation Department.

Sincerely,

[REDACTED]

Taylor, Bean & Whitaker Mortgage Corporation

Accepted and agreed this \_\_\_\_\_ day of \_\_\_\_\_, 200\_\_.

\_\_\_\_\_  
**Elvin** [REDACTED]



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February 28, 2008

Elvin [REDACTED]  
[REDACTED]  
Huntsville, AL 35810

Loan # [REDACTED]

Dear Borrower(s):

Enclosed are two copies of the repayment plan. **Please sign one of the copies and return it within three business days. Without an executed document the repayment plan cannot commence. In addition, it is mandatory that the payments required by the agreement be received on the dates specified and in the amounts required.** If payments are not received on the dates specified collections and/or foreclosure action will resume.

Taylor, Bean & Whitaker Mortgage Corporation is extending this repayment plan in order to help you save your home from possible foreclosure. You are taking a very positive step toward returning your loan to good standing. Any questions concerning this agreement or problems, which develop during the repayment period, must be communicated to us immediately.

If any installments are not made as required, we may cancel the agreement at our option. It may not be possible for us to extend any further relief should the terms of the agreement be broken. After you have signed the agreement, return the original to us and retain the copy for your reference.

We are attempting to collect a debt from you and any information obtained may be used for that purpose.

Sincerely,

Jessica Adams  
Taylor, Bean & Whitaker Mortgage Corporation