

First Franklin Loan Services
P.O. Box 1838
Pittsburgh, PA 15230-1838

October 22, 2008 *

San Gabriel CA 91775

RE: Loan No.
Property Address

San Gabriel CA 91775

Dear Loan Customer,

This letter details the terms of the conditional approval by our company of a short pay-off on the above referenced loan. Please note that this approval is NOT FINAL until the terms of this approval have been met and we receive all the materials required. The terms of approval are:

1. Sale Price: \$280,000.00
2. Certified Pay-off Funds no less than: \$262,430.57
3. Transaction must close on or before: November 22, 2008
4. We must receive the funds by 2 pm ET: November 23, 2008
5. The real estate commission must be no more than 3%
6. Seller(s) must receive no proceeds from the sale.
7. Final closing figures must be faxed to us 48 hours prior to the closing.
8. Seller(s) MUST write a letter requesting that all remaining escrow funds (if applicable) be applied to the indebtedness. This includes any tax and/or insurance refunds.

Please see the second page for materials that must be provided after closing along with mailing and wiring information.

LM901/ACA

Dominic Mah
1044823843, Page 2

The following materials MUST be provided immediately after the closing:

1. A certified check for \$262,430.57 representing the pay-off amount. If funds are sent by wire, provide the Fed reference number for confirmation. Wire transfers must be received within 24 hours of closing.
2. A copy of the final signed HUD-1. If the final signed HUD-1 is not available, a true and certified copy of the unsigned, final HUD-1 MUST be provided.

We also request that you send the following:

- * Copy of signed Buyer(s) and Seller(s) Closing Statement(s), if applicable,
- * Disbursement worksheet, and
- * Copies of all checks issued.

Forward ALL required items to the mailing address listed below:

MAILING ADDRESS

Loan Services
 ATTN: Loss Mitigation, 24-120
 150 Allegheny Center Mall
 Pittsburgh, PA 15212 OR FAX TO: ~~412-918-7336~~ *724-498-0053*

If wiring pay-off funds, please use the following information:

WIRING INSTRUCTIONS

Bank: National City Bank
 ABA: 043000122
 Acct: Home Loan Services, Inc.
 658750588

Mortgagor:
 Loan Number:

Upon satisfaction of the required terms, including, but not limited to, the receipt of the proceeds and all required material, the appropriate documents will be sent to release the lien. If you have any question, I am available to assist you at 800-622-5035, ext. 11744. between 8 am and 5 pm, Eastern Time, Monday through Friday.

Sincerely,

 Nimmie Altieri
 Loss Mitigation

You should consider this letter as coming from a debt collector as we sometimes act as a debt collector. Any information provided by you will be used to collect this debt. However, if you are in bankruptcy or have received a bankruptcy discharge for this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.

LM902/ACA