



THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

December 7, 2010

Re: Loan Number

Attached please find the Repayment Agreement discussed between you and/or your authorized agent and Specialized Loan Servicing, LLC ("SLS"). Please sign the Repayment Agreement and return it with your initial payment of \$7,000.00 in certified funds, money order, cashier's check, electronic transfer, or other form of immediately available funds on or before December 7, 2010 to:

Specialized Loan Servicing, LLC
8742 Lucent Blvd, Suite 300
Highlands Ranch, CO 80129

If you are a customer in bankruptcy, a written approval from your attorney acknowledging acceptance of these terms must be received in order to complete this process. Please return the approval letter to SLS with your signed documents.

Your check or money order should be made payable to:

Specialized Loan Servicing, LLC

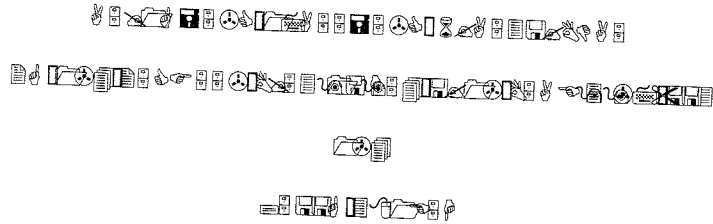
If you have any questions regarding the Repayment Agreement, please consult with your SLS Customer Resolution Representative.

Sincerely,

Customer Resolution Agent
Ph: 800-306-6059

BANKRUPTCY NOTICE - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU WOULD LIKE TO DISCONTINUE THESE STATEMENTS PLEASE CONTACT OUR CUSTOMER CARE CENTER AT 800-306-6057.

*The acceptance of this offer may have some tax implications. Please contact your tax advisor with any questions concerning this issue.



The Premises:

THIS AGREEMENT is made December 7, 2010 by and between SPECIALIZED LOAN SERVICING, LLC (hereinafter referred to as "Servicer"), located at 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129 and (hereinafter referred to as "Borrower").

WHEREAS, Servicer is the duly authorized representative of the owner and holder of a certain promissory note executed and delivered by the Borrower, in the original principal amount of \$273,000.00 secured by a Mortgage, Deed of Trust, or other Security Instrument of even date therewith (the "Loan Documents") on the property located at (the "Premises"), and whenever this Agreement refers to the Servicer's rights and actions, the parties hereby acknowledge that Servicer is exercising or forbearing on such rights and taking or withholding such actions as the agent and for the benefit of the owner or holder of the Loan Documents; and

WHEREAS, Borrower has defaulted on the payment of monthly installments of principal, interest, escrow and/or other payments called for under the Loan Documents for the period commencing April 1, 2010 through and including December 1, 2010, and additional expenses permitted under the Loan Documents have also been incurred by the Servicer, for a total sum of \$42,057.63 as set forth below:

1. Unpaid monthly payments from May 1, 2010 through December 1, 2010:	\$14,975.68
2. Subsequent payments from January 1, 2011 through November 1, 2011:	\$20,591.56
3. Delinquent or Late Charges:	\$3,103.87
4. NSF charges:	\$0.00
5. Foreclosure Legal Fees:	\$2,655.92
6. Other Legal Fees:	\$0.00
7. Corporate Advances:	\$0.00
8. Other Costs and Advances: (inspections, etc.):	\$730.60
9. Credit: (suspense balance/partial payment):	\$0.00
Total Amount of Arrearages:	\$42,057.63

WHEREAS, as a result of Borrower's default, Servicer has the right to accelerate the loan balance and require Borrower to make immediate payment in full of all monies remaining unpaid under the Loan Documents and to commence foreclosure proceedings to foreclose on the Premises; and

WHEREAS, pursuant to the Loan Documents, Servicer commenced foreclosure proceedings on the Premises on August 2, 2010 and such action is currently pending; and

WHEREAS, Borrower has requested that Servicer suspend such foreclosure proceedings and enter into a repayment agreement in lieu of immediately exercising its other rights and remedies under the Loan Documents; and,

WHEREAS, Servicer is willing to forbear in exercising such other rights and remedies under the Loan Documents, but only upon the terms set forth below.

NOW, THEREFORE, in consideration of the promises and mutual covenants herein contained, the parties hereto agree as follows:

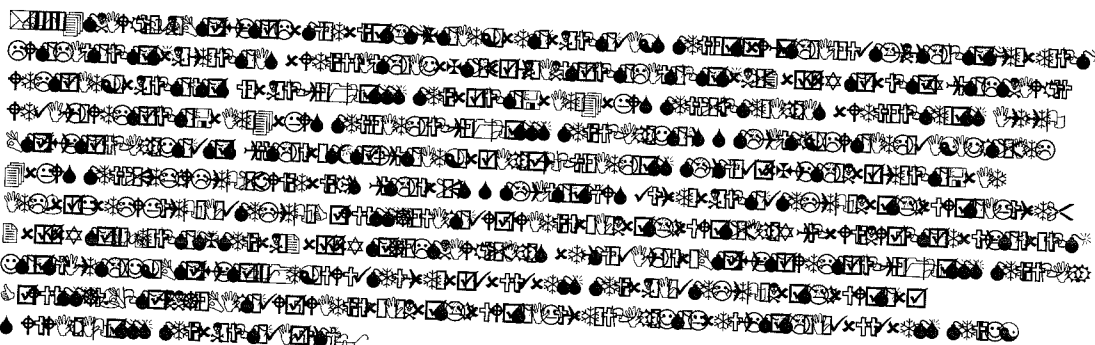
1. Servicer's Repayment Agreement. Servicer shall forbear in exercising any or all of its rights and remedies arising under the Loan Documents, including the pending foreclosure action; provided, that the Borrower strictly and fully comply with all terms of this Agreement.

2. Borrower's Admissions. Borrower hereby admits that the amounts owed by the Borrower to the Servicer as stated above are fully accurate and valid charges under the Loan Documents and Borrower has no defenses, offsets, or counterclaims of any nature whatsoever to the enforceability of the Loan Documents, such stated amounts, and the pending foreclosure proceeding.

3. Borrower Payment of Arrearages. Borrower shall cure the existing default under the Loan Documents in the following manner:

a. The total amount of Arrearages as set forth above shall be paid in 10 monthly payments of \$3,200.00 and one final payment of \$3,057.63. The initial down payment of \$7,000.00 shall be paid on or before December 7, 2010 and the remaining monthly payments are to be paid on or before the 7th day of each month commencing January 7, 2011, and continuing through and including November 7, 2011. Borrower (s) acknowledges that said monthly payments include the nondefault regular monthly payments due under the Loan documents All payments are to be paid to SPECIALIZED LOAN SERVICING, LLC, at the address set forth in Paragraph 8 below. Borrower understands that said regularly scheduled monthly payments may be subject to change due to escrow or interest adjustments.

b. All payments shall be made in certified funds, money order, cashier's check, electronic transfer, or other form of verified funds guaranteeing immediate payment.



5. No Waiver. By entering into this Agreement, Servicer (and in turn, the owner or holder of the Loan Documents) shall in no way be considered to have waived or have been estopped from exercising any or all of its rights or remedies under the Loan Documents. Nothing contained herein shall constitute a waiver of any of the Servicer's rights or remedies pursuant to the Loan Documents or at law or equity, including, but not limited to, the right to commence or resume a foreclosure action. An acceptance of any monies by Servicer shall not be deemed an estoppel or waiver of Servicer's rights to proceed with or resume foreclosure.

6. Status of Default. The parties acknowledge that the Borrower has been notified of Borrower's default under the Loan Documents, that the loan has been accelerated, if applicable, and that a 30-day demand letter was mailed to the Borrower on June 16, 2010. The demand letter and all foreclosure notices already issued shall remain in full force and effect until such time as the Borrower becomes completely current in Borrower's loan payments, fulfills all of Borrower's obligations pursuant to this Agreement, and cures all of Borrower's default(s) under the Loan Documents. In the event of Borrower's default pursuant to the terms of this Agreement, the Premises may be sold at a foreclosure sale for the unpaid balance of the monies due Servicer at the earliest available date, without further notice to Borrower.

7. Limited Modification. Except as expressly modified herein (if applicable), the Loan Documents are ratified and confirmed and shall remain in full force and effect. If Borrower is responsible for paying taxes and insurance on the premises, said obligation remains.

8. Method of Making Payments and Arrearages Payment. All payments by the Borrower as described herein shall be made in the form required in Paragraph 3.a. above, payable to the order of SPECIALIZED LOAN SERVICING, LLC, and sent to SPECIALIZED LOAN SERVICING, LLC, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129. Any payment not made strictly pursuant to the requirements of this Paragraph 8 and Paragraph 3.a. above shall not be considered to have been received by Servicer, although Servicer may, in its sole and absolute discretion, decide to accept any nonconforming payment.

9. Assignment by Borrower Prohibited. This Agreement may not be assigned by Borrower.

10. The Entire Agreement. This Agreement sets forth all of the promises, covenants, agreements, conditions, and understandings between the parties hereto with respect to the subject matter hereof. This Agreement supersedes all prior understandings, inducements, or conditions, express or implied, with respect thereto, except as contained or referred to herein. This Agreement may only be amended, waived, discharged, or terminated by an instrument in writing, executed by both parties.

11. Reinstatement. In the event Borrower cures the monetary default pursuant to the Loan Documents as set forth herein by making all the payments required under this Agreement, and is current with the payments then due, and if no event of default otherwise exists under the Loan Documents and this Agreement, Servicer shall reinstate the Note and Security Instrument according to its original terms and conditions. Borrower acknowledges that due to adjustments which periodically occur to tax and insurance payments, and in interest rates on adjustable rate mortgages over the course of a plan, it is likely that some adjustment to the regular payments may occur which could impact the reinstatement of Borrower's account. The Borrower acknowledges that this may occur and that an adjustment may be necessary to the payment amount required by this Agreement. Should such an adjustment be necessary, reinstatement shall not be complete until Borrower has paid any additional amounts so required.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be duly executed as of the date appearing next to their respective signatures.

For Borrower:

By: _____

Date