



Litton Loan Servicing LP

An affiliate of C-BASS LLC

4828 Loop Central Drive
Houston, TX 77081

Telephone 713-960-9676
www.littonloan.com

Nov 16, 2006

[REDACTED]
[REDACTED]
Fort Wayne, IN 46825-

RE: Mortgagor(s): [REDACTED]
LLS #: [REDACTED]
Secured Property: [REDACTED] Fort Wayne, IN 46825
Original Note Amount: \$73,841.00
Date of Original Mortgage: Oct 29, 2002

Dear Mortgagor(s):

This letter constitutes a commitment to modify the referenced note and mortgage, subject to the terms and conditions stated below. This letter contains our offer, and it permits you to accept this offer. When signed by you, this letter will constitute your agreement to these terms and conditions.

As you know, the mortgage is currently in default. Although we are willing to modify the mortgage as described in this letter, we will continue to pursue collection action that may include foreclosure. If you sign this commitment to modify the mortgage and perform as required in this commitment, we will cease collection activity on the mortgage when the mortgage is modified. However, if you fail to sign this commitment or do not perform as required in this commitment, we will complete our collection action, including foreclosure, if necessary.

If you choose to accept this commitment, you must sign and return it to Litton Loan Servicing LP ("Litton") by Nov 30, 2006. Failure to do so will result in the automatic withdrawal of the offer to modify this loan by Litton without further notice.

Present Loan Information

Current Principal Balance:	\$71,480.45
Current Interest Rate:	7.000%
Current Principal and Interest Payment:	\$491.27
Current Total Payment[includig escrow]:	\$680.26
Delinquent Interest Owed:	\$5,742.46
Outstanding Servicer Advances:	\$1,280.96
Outstanding Escrow Advances:	\$-1,242.07

Total Amount Owed as of Nov 16, 2006: \$79,745.94

As indicated above, unpaid escrow advances, expenses for attorney fees and costs, property preservation expenses, inspections, and any other servicer advances, are due and payable. A detail of the amounts owed and how they will be collected is provided on the following page.