



6/5/08

[REDACTED]  
 [REDACTED]  
 [REDACTED]  
 MARGATE FL 33063

**TEMPORARY FORBEARANCE AGREEMENT**

Due Date: 06/13/08

Loan Number: [REDACTED]

Client 106

Pursuant to your recent conversation with us, you have promised to pay the amounts shown below by the dates indicated. Enclosed are the terms and conditions of this forbearance. Please sign the enclosure and return with your first installment. Failure to remit funds in accordance with the due date(s) and amount(s) indicated may result in the acceleration of the loan pursuant to the terms of your note and security instrument.

PLAN	DATE	AMT	PLAN	DATE	AMT
01	06/13/08	\$700.00	02	07/01/08	\$700.00
03	08/01/08	\$700.00	04	09/01/08	\$700.00
05	10/01/08	\$700.00	06	11/01/08	\$700.00
07	12/01/08	\$700.00	08	01/01/09	\$700.00
09	02/01/09	\$700.00	10	03/01/09	\$700.00
11	04/01/09	\$609.60			

During this repayment plan, payments are to be mailed to:

ASC  
 11200 W Parkland Ave. MAC X9400-02A  
 Milwaukee, WI 53224

In the event that an escrow analysis or an interest rate change occurs during the scheduled forbearance plan, your loan may not be brought current and an adjustment may be necessary. Credit reporting will continue to occur until the loan is current. Please call us immediately if you receive any such notice of a payment change. If you have questions regarding this forbearance, please call one of our servicing representatives at (866) 204-3574, Monday through Friday, 8 AM to 5 PM.

NOTE: The Fair Debt Collection Practices Act requires us to notify you that in the event your loan is in default, we will attempt to collect the debt, and any information obtained will be used for that purpose. If you have received a discharge as a result of a bankruptcy proceeding, and the loan was not reaffirmed in the bankruptcy case, we will only exercise our rights as against the property and not as attempting any act to collect the discharge debt from you personally.

**TEMPORARY FORBEARANCE AGREEMENT - TERMS AND CONDITIONS**

1. The indebtedness of the referenced loan is in default and in consideration of extending a Forbearance Agreement, herein referred to as Agreement, for a period of time, it is necessary that

you indicate your understanding and acceptance of the terms of the Agreement by immediately signing and returning this Agreement to the address within this letter. Failure to sign and return this Agreement could render this Agreement null and void.

2. There is no "grace period" allowance in this Agreement. All payments, in the exact amounts indicated in this letter, must be received on or before the date(s) stated in this Forbearance Agreement. If any payment is not received on or before the specified date, and/or is less than the amount stated in the Agreement, the Agreement will be rendered null and void and the total delinquency, including fees, will immediately be due.

3. The lender is under no obligation to enter into any further Forbearance Agreement, and this Agreement shall not constitute a waiver of the lender's right to insist upon strict performance in the future.

4. All of the provisions of the Note and security instrument, except as herein provided, shall remain in full force and effect. Any breach of any provision of this Forbearance Agreement or non-compliance with this Agreement, shall render the Agreement null and void, and at the option of the lender without further notice to you, may terminate this Agreement. The lender, at its option, may institute foreclosure proceedings according to the terms of the Note and security instrument without regard to this Agreement. In the event of foreclosure, you may incur additional expenses of attorney's fees and foreclosure costs.

5. The contractual due date of your loan will continue to be reported to the credit bureaus on a monthly basis. While this Agreement is in effect, there may be special notation: "Paying under a partial payment Agreement."

6. Upon completion of this Agreement, it is agreed that you will resume contractual regular monthly payments required under your Note and security instrument.

If you were on Automatic Mortgage Payment Draft, while your loan is past due, we will not draft your account. Please be advised that once your account becomes current, the Automatic Mortgage Payment Draft will resume automatically.

By signing this Agreement I hereby consent to being contacted concerning this loan at any cellular or mobile telephone number I may have. This includes text messages, at no cost to me, and telephone calls including the use of automated dialing systems to contact my cellular or mobile telephone.

X \_\_\_\_\_  
Mortgagor                      Date

X \_\_\_\_\_  
Co-mortgagor                      Date