

MANN & STEVENS, P.C.

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February 5, 2007

ANH Tuan TRINH
SENT VIA FAX: 713.827.3102

RE: Client: LITTON LOAN SERVICING, L.P.
Loan No: 8722175
Mortgagor: TRINH
M&S No.: 148305
Property: 12306 ASHFORD PLACE DRIVE, SUGAR LAND

Dear ANH Tuan TRINH:

As you know, we represent LITTON LOAN SERVICING, L.P. in this matter. The loan is currently in default and is scheduled for foreclosure sale on Tuesday, FEBRUARY 6, 2007, between the hours of 1:00 P.M. AND 4:00 P.M.. This letter is sent pursuant to your request for information concerning curing the default in order to avoid foreclosure of the property. In the event you do not understand any part of this letter please call this office immediately.

The pay off amounts stated in this letter are valid only until February 06, 2007. Because additional sums will become due after February 06, 2007, you must obtain a new pay off quote from us in the event payment is not received by February 06, 2007. Payments received after February 06, 2007 which do not include any additional sums which have come due will not serve to pay off the loan. The foreclosure sale will not be canceled or postponed upon receipt of any such partial payments.

If you are going to be paying off the loan, you must contact this office no more than 24 hours before funds are remitted, to verify that the quote provided herein is still valid.

Please be advised that the scheduled foreclosure of the Property will not be canceled or postponed unless cashiers checks or money orders in the amounts stated below are received by this office prior to 3:00 p.m., central standard time, on February 06, 2007. At that time, this offer of pay off expires.

In order to complete the pay off your loan, payment in the form of **Western Union Quick Collect®** (city-code: REINSTATE and state-code: TEXAS), **2 cashier's check(s), or money order(s) (please do not send cash or a personal check)** and must be delivered to our office at the address listed above prior to 3:00 p.m., CST, on February 06, 2007 in the amounts and payable as follows:

1. Cashiers check or money order payable to LITTON LOAN SERVICING, L.P. in the amount of \$160,731.24; and
2. Cashiers check or money order payable to Mann & Stevens in the amount of \$895.92

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Payments made under the following circumstances **will not** serve to pay off the loan:

1. Payment of less than the amount necessary to pay off
2. Payment by personal check; or
3. Payment received after 3:00 p.m. CST on February 06, 2007.
4. PAYOFF FUNDS RECEIVED WHICH HAVE NOT BEEN VERIFIED WITHIN 24 HOURS OF REMITTANCE.

In the event payment is made under any of the foregoing circumstances, the foreclosure sale will not be cancelled or postponed but will proceed without further notice.

Any payments of less than the amount necessary to pay off the loan may be accepted and applied to the loan pursuant to the terms of the loan instruments. Acceptance and application of any such partial payment shall not be deemed, however, to cure the default, the loan or otherwise obligate LITTON LOAN SERVICING, L.P. to cancel or postpone the pending foreclosure sale.

You are further advised that if LITTON LOAN SERVICING, L.P. also holds another Deed of Trust against the referenced property or any other loan with the bank, the above reinstatement amount does not include any portion of any such debt(s). Should you require any information on any other loans you may have with LITTON LOAN SERVICING, L.P., please contact LITTON LOAN SERVICING, L.P. directly.

If you have any questions or should require any additional information you may contact our office at the number or address listed above. In order to expedite pay off and to avoid the possibility of miscommunication you should contact LITTON LOAN SERVICING, L.P. concerning this matter.

Please be advised, that we will not accept any communications regarding pay off of your loan after 3:00 p.m. CST, on Monday, February 05, 2007.

If you have any questions concerning this or any other matter, please feel free to contact Melissa Godden.

Sincerely,

Mann & Stevens, P. C.
Foreclosure Department

Pursuant to the Federal Fair Debt Collection Practices Act, please be advised that this firm is attempting to collect a consumer debt and any information we obtain from you will be used for that purpose.