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\*Only admitted in California  
\*Only admitted in California, Nebraska and Nevada  
^Only admitted in New Jersey

9/11/2009

**SENT VIA FIRST CLASS U.S. MAIL  
AND CERTIFIED MAIL, RETURN RECEIPT REQUESTED**

JARROD WILBORN  
2410 CHUCKBERRY STREET  
HOUSTON, TX 77080

JARROD WILBORN  
7941 KATY FRWY STE 311  
HOUSTON, TX 77024

Loan Number: 2000424390

**NOTICE OF DEFAULT**

Re: Promissory Note  
and Deed of Trust Dated: 1/22/2007  
Borrower(s): JARROD WILBORN, a single man  
Original Principal Amount: \$160,000.00  
Property Address: 2410 CHUCKBERRY STREET, HOUSTON, TX 77080

*Current Mortgage Servicer and Mortgagee:*

Mortgage Servicer: Saxon Mortgage Services, Inc.  
Mortgagee: Mortgage Electronic Registration Systems, Inc as nominee for U. S. Bank  
National Association, as Trustee for ABFC 2007-WMC1 Trust  
(The Mortgage Servicer is representing the Mortgagee under a servicing agreement with the Mortgagee, whose  
address is, c/o Saxon Mortgage Services, Inc., 4708 Mercantile Drive North, Fort Worth, TX 76137).

Dear Borrower(s):

Please be advised that the undersigned law firm represents the Mortgage Servicer with respect to the above-referenced debt. Any individual to whom this notice is sent who is NOT obligated for the debt is given the following notice as a courtesy because your interest in the Property may be affected.

According to and relying on information provided by the Mortgage Servicer, there has been a default under the terms of the Note and Deed of Trust/Texas Home Equity Security Instrument (the "Security Instrument") referenced above, for failure to pay the required installments when due.

**As of 9/11/2009, the amount of the default that we are seeking to collect is \$41,637.98** which includes the sum of payments that have come due on and after the date of default, **9/1/2007**, any late charges, periodic

adjustments to the payment amount (if applicable), attorney fees and expenses of collection.

In order to cure the default described above, you must pay the full amount of the default on this loan by the thirtieth (30<sup>th</sup>) day from the date of this letter, which is **10/11/2009** (or if said date falls on a Saturday, Sunday, or legal holiday, then on the first business day thereafter). If you do not pay the full amount of the default, our client shall accelerate the entire sum of both principal and interest due and payable, and invoke any remedies provided for in the Note and Security Instrument, including but not limited to the foreclosure sale of the property. If you received a bankruptcy discharge which included this debt, this notice is not intended and does not constitute an attempt to collect a debt against you personally.

**This letter serves as notice that if the default is not timely cured, the Mortgage Servicer intends to accelerate maturity of the indebtedness, and invoke the remedies provided under the terms of the Note and Security Instrument**

Please submit your cashier's check, payable to Saxon Mortgage Services, Inc., directly to this office. Please be advised that this figure is subject to change due to escrow disbursements and advances and we reserve the right to update this figure through the projected date. You must contact this office in writing to verify that these figures have not changed.

#### **FAIR DEBT COLLECTION PRACTICES ACT; CONSUMER NOTICE**

The following notice is provided pursuant to the Fair Debt Collection Practices Act (ACT), Public Law 95-109, 15 USC § 1601 et seq.

1. **THE AMOUNT OF THE DEBT IS \$196,046.63.**
2. **THE NAME OF THE CREDITOR TO WHOM THE DEBT IS OWED MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC AS NOMINEE FOR U. S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR ABFC 2007-WMC1 TRUST.**
3. **PLEASE BE ADVISED THAT UNLESS YOU DISPUTE THE VALIDITY OF THE ABOVE-DESCRIBED DEBT OR ANY PORTION OF THE DEBT WITHIN THIRTY (30) DAYS AFTER RECEIPT OF THIS NOTICE, THE ATTORNEY AND THE CREDITOR WILL ASSUME THAT THIS DEBT IS VALID AND THE CREDITOR MAY PROCEED IN ACCORDANCE WITH THE ACT (PUBLIC LAW 95-109) TO LEGALLY RECOVER MONIES OWED TO THE CREDITOR.**
4. **FURTHERMORE, YOU ARE ADVISED THAT YOU HAVE THE RIGHT TO CONTACT THE CREDITOR, ATTORNEY OR DEBT COLLECTOR TO DISPUTE THE DEBT.**
5. **IF YOU DISPUTE THE VALIDITY OF THE DEBT, YOU SHOULD NOTIFY THE ATTORNEY WHO SENT THIS LETTER TO YOU, OF YOUR DISPUTE IN WRITING WITHIN THIRTY (30) DAYS FROM THE RECEIPT OF THIS NOTICE. IF YOU DISPUTE THE DEBT, THE ATTORNEY WILL OBTAIN A VERIFICATION OF THE DEBT AND MAIL IT TO YOU.**
6. **UPON YOUR WRITTEN REQUEST WITHIN THE ABOVE-DESCRIBED THIRTY (30) DAY TIME PERIOD, THE ATTORNEY OR DEBT COLLECTOR WILL PROVIDE YOU WITH THE NAME AND ADDRESS OF THE ORIGINAL CREDITOR, IF THE CREDITOR SEEKING TO COLLECT THE DEBT IS DIFFERENT FROM THE ORIGINAL CREDITOR.**
7. **ANY POSTDATED CHECKS SENT TO THE DEBT COLLECTOR WILL BE DEPOSITED OR PLACED FOR COLLECTION.**

**NOTE: If you request proof of the debt within the 30 day period that begins with your receipt of this letter, the law requires me to suspend my efforts (through litigation or otherwise) to collect**

**the debt until I mail the requested information to you.**

**NON BANKRUPTCY STATUS**

The creditor and this office have no knowledge that you have filed a Federal Bankruptcy Petition, or that if you have previously filed, that the bankruptcy stay is still applicable. Likewise the creditor and this office have no knowledge that all or part of the debt has been discharged by any bankruptcy proceeding.

If you have a filed bankruptcy, and the automatic stay is in effect or a prior bankruptcy discharge the debts, then this office will suspend collection efforts and comply with federal or state law once you notify this office of your bankruptcy filing. Please send this office the name of the debtor, the case number, the proceeding type, the court's name and location and the name, address and telephone number of your bankruptcy attorney.

Sincerely,

A handwritten signature in black ink, appearing to read 'C. Patton', with a long horizontal line extending to the right.

Cole D. Patton  
Attorney at Law