



LISA HARNESS  
4843 CAIRNSEAN ST  
HOUSTON, TX 77084-2541

04/6/2009  
CERTIFIED MAIL  
7113 8257 1473 2725 8763

DEMAND LETTER - NOTICE OF DEFAULT  
NOTICIA DE OMISION

RE: Loan Number: 0011475019 secured by real property located at  
4718 CAIRNSEAN ST  
HOUSTON, TX 77084

Dear Customer:

Select Portfolio Servicing, Inc. (SPS) is acting as the Mortgage Loan Servicer for Lehman Brothers (In care of Select Servicing), who is the owner of the Note and Deed of Trust associated with your real estate loan. SPS, as Mortgage Loan Servicer, is representing Lehman Brothers (In care of Select Servicing), whose address is:

Lehman Brothers (In care of Select Servicing)  
3815 South West Temple  
Salt Lake City, UT 84115

SPS is authorized to represent Lehman Brothers (In care of Select Servicing) by virtue of a servicing agreement. Pursuant to the servicing agreement and Texas Property Code 51.0025, SPS is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above-referenced loan. All notices, payments, correspondence, and other communications regarding your real estate loan should continue to be directed to SPS.

This letter constitutes formal notice of default under the terms of your Note and Deed of Trust or Mortgage because of failure to make payments required by the Note and Deed of Trust or Mortgage. As of the date of this letter, the total amount required to cure these defaults on your loan is \$2,140.69 which consists of the following:

2 Months Delinquent Payments (03/01/2009 through 04/01/2009)	\$2,081.21
Accrued Late Charges	\$89.22
Accrued Interest	\$0.00
Advances made on Customer's behalf	\$0.00
Interest on Advances	\$0.00
Escrow Advance Balance (Deficit)	\$0.00
Other Fees and Expenses (Non-Sufficient Funds Fee, Paoff Fees, Fax Fees, Etc.)	\$0.00
<b>Total Amount Outstanding</b>	<b>\$2,170.43</b>
Unapplied balance	<u>\$29.74</u>
<b>TOTAL AMOUNT TO CURE THE DEFAULT</b>	<b>\$2,140.69</b>

If it is possible that after payment of the amounts detailed above there may be other fees still due and owing, including but not limited to other fees, escrow advances or corporate advances that SPS paid on your behalf or advanced to your account.

If this amount is not paid to Select Portfolio Servicing, Inc. (SPS) within 30 days of the date of this letter, the entire unpaid balance, together with accrued interest, fees and expenses, WILL BE ACCELERATED and your loan may be referred to outside counsel to commence foreclosure actions. Our acceptance of one or more payments for less than the amount required to cure the default shall not be deemed to reinstate your loan or waive acceleration of the loan. You have the right to cure the default on this loan if, within 30 days of the date of this letter, you do the following:

1. Pay the amounts due on your loan as set forth above.
2. Cure all breaches of any other covenants or agreements made by you in the Note and Deed of Trust or Mortgage.

