



**Street Address**

3815 South West Temple  
Salt Lake City, Utah 84115-4412  
Telephone: (888) 818-6032

**Mailing Address**

P.O. Box 65250  
Salt Lake City, Utah 84165-0250  
Facsimile: (801) 293-2600

**FACSIMILE TRANSMITTAL**

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**DATE:** 4/28/2009 12:25:08 PM  
**FACSIMILE:** 7138273102  
**TO:** Vinh Truong  
**FROM:** Select Portfolio Servicing, Inc  
(888) 818-6032 ext. \_\_\_\_\_ FAX Number: (801) 293-2600

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**TOTAL NUMBER OF PAGES** (Including this cover sheet) 5

**COMMENT:** **Loan Number:** 0011475019  
**Property Address:** 4718 CAIRNSEAN ST  
HOUSTON, TX 77084

If you need any additional information please call (888) 818-6032

**CONFIDENTIALITY NOTE**

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April 28, 2009

Vinh Truong  
4718 CAIRNSEAN ST

HOUSTON, TX 77084

FAX ORIGINALLY SENT TO  
7138273102

Loan Number: 0011475019  
Property Address: 4718 CAIRNSEAN ST  
HOUSTON, TX 77084

### ***Reinstatement Quote***

Dear Customer:

You may cure your delinquency by paying the Total Reinstatement Amount, which has been calculated for you in the table below. The Total Reinstatement Amount expires at 3:00 pm Mountain Time on the Reinstatement Good to Date. After that date you must contact us for a new Reinstatement Quote.

Payment of the Total Reinstatement Amount must be made payable to "Select Portfolio Servicing, Inc." and remitted in the form of a Bank Wire, Western Union Quick Collect, a Cashier's check, a Certified check or other certified funds.

**Over Night Mailing Address**

Select Portfolio Servicing  
3815 South West Temple  
Salt Lake City, UT 84115-4412

**Western Union Quick Collect**

Payable To: Select Portfolio Servicing, Inc.  
Code City: Oswald Code State: UT

<b>Reinstatement Quote</b>	
<i>Reinstatement Good To Date:</i>	<i>May 5, 2009</i>
Amount of Past Due Payments:	\$ 2,081.21
Accrued Late Fees:	\$ 89.22
Unapplied Funds:	\$ -29.74
Payment to Accrue:	\$ 1,055.20
<b>Total Reinstatement Amount</b>	<b>\$ 3,195.89</b>

Issuance of this Reinstatement Quote does not constitute an agreement by Select Portfolio Servicing, Inc. ("SPS") to suspend pending or future legal action or payment of: taxes, insurance, legal fees, legal costs, collection related expenses or any other miscellaneous expense. The Total Reinstatement Amount is the amount due as of the date of this letter and reflects attorney fees and costs which have been incurred through this date and an estimate of future attorney fees and costs for continuing legal work that is likely to be completed or incurred up to the date of this letter and including the Good to Date. If any event should occur which increases the Total Reinstatement Amount, SPS reserves the right to assess these amounts against your account. SPS may not require such increases to the Total Reinstatement Amount to be paid to reinstate the loan. However, if they are not required to reinstate your loan, they will be required to bring your account current. SPS reserves the rights to collect these post reinstatement amounts at any point in the future. In the event that the actual legal fees and costs charged to SPS are less than the estimates provided in this quote, SPS will apply such overage to any other amounts then due and owing, or if there are no amounts due, will refund such overage directly to the Customer.

If you are unable to pay the Total Reinstatement Amount on or before the "Good to Date" then you must contact SPS for an updated Reinstatement Quote prior to remitting your payment. **Figures quoted above are subject to final verification by the Note Holder. SPS reserves the right to either reject or apply funds received after the expiration of this Reinstatement Quote, and if insufficient to fully reinstate, may elect to apply the funds to your account.**