



July 31, 2007

Demand is also made upon you in your individual capacity as a signer of the Note dated March 2, 2006 to American Brokers Conduit. The Note and Mortgage are in default in excess of thirty (30) days. You are required to pay the entire Mortgage indebtedness and you are hereby notified that the Mortgage and Note are declared immediately due and payable. The amount of indebtedness due under the Note and Mortgage as of the date of this letter is  

Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your payment, in which event we will inform you of that fact. You should contact the lender in advance by calling 1-214-260-6845 or 1-877-304-3100 or writing the undersigned to obtain updated figures.

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If, within the thirty (30) day period, you notify this office in writing that the debt, or any portion thereof, is disputed, we will obtain verification of the debt and mail a copy of such verification to you. If you request this office in writing within thirty (30) days after receiving this notice, this office will provide you with the name and address of the original creditor if different from the current creditor.

That you have thirty (30) days to notify this office of a dispute as to the validity of all or any portion of the debt may not prevent this office from filing a lawsuit within that time.

You have the right to reinstate your Mortgage by paying all sums and expenses, including, but not limited to, reasonable attorney fees, due under the Mortgage and Note as if no acceleration occurred, and by curing any default of any other covenant or agreement. Your right to reinstate remains in effect even after acceleration and you have further rights, including the right to assert the non-existence of a default or any other defense to acceleration and sale.