LEHMAN BROTHERS BANK, FSB
400 PROFESSIONAL DRIVE, SUITE 500
GAITHERSBURG, MD 20879

3/23/2007

J. KEITH SWINEY

Loan #: 0045669553
Property Address: 81 SOUTH MAIN STREET
LUTHERSVILLE , GA 30251

424 VINEYARD DR
DALLAS, GA 30132

# FIRST PAYMENT NOTICE

Dear Borrower:

We wish to take this opportunity to welcome you to LEHMAN BROTHERS BANK, FSB
Please make all future payments beginning 5/01/2007 to:

| Regular Mail: | Overnight Services: |
|---|---|
| Aurora Loan Services, Inc | Aurora Loan Services, Inc. |
| Attn: Cashiering Dept. | Attn: Cashiering Dept. |
| PO Box 5180 | 10350 Park Meadows Drive |
| Denver, CO 80217-5180 | Littleton, CO 80124 |

Your payment in the amount of $ [illegible]8 consists of the following:

| | | |
|---|---|---|
| Principal & Interest | $ | 380.67 |
| Less Buydown Subsidy | $ | |
| County/City property taxes | $ | 23.04 |
| Hazard Insurance | $ | 92.67 |
| Flood Insurance | $ | |
| MMI/PMI Insurance | $ | |
| Annual assessments | $ | |
| ESCROW SHORTAGE | $ | |
| | $ | |
| | $ | |
| **Total Monthly Payment** | $ | 496.38 |

The escrow portion of your payment is equivalent to 1/12th of each disbursement and is subject to change by the Loan Servicer as determined by any increase or decrease in taxes or insurance. You should receive a payment coupon book (or a statement of same) from the Loan Servicer prior to the due date of your first monthly payment. In the event that you do not receive a coupon book or statement, please mail your check showing your loan number for the TOTAL PAYMENT to the address indicated above.

If you have any questions, please call the Loan Servicing Department at 1-800-550-0508

The undersigned borrower(s) hereby acknowledge receipt of a copy of this letter,

3/23/07

J. KEITH SWINEY Date Date

Date Date

HM1030 (Rev. 2-2000)

Sample Document Only