



May 6, 2009

<<Customer Name>>  
<<Address>>  
<<City>>, <<State>> <<Zip Code>>

Dear <<Customer Name>>:

This letter is to inform you that your loan #<<Loan Number>> with the former Franklin Bank, S.S.B. was sold on June 4, 2009. The investor who purchased your loan should have notified you with your new loan information, including remittance instructions.

Beginning August 4, 2009, the FDIC as Receiver for Franklin Bank, S.S.B. can no longer receive payments for your loan. If you have not received your new loan information, please contact the investor who purchased your loan:

**<<Investor Name>>**  
**<<Investor Address>>**  
**<<Investor City>>, <<Investor State>> <<Investor Zip Code>>**  
**<<Investor Phone>>**

If you had more than one loan with the former Franklin Bank, S.S.B., you will receive a separate letter for each loan that was sold. Please contact the FDIC as Receiver for Franklin Bank at 877-398-8922 with any questions regarding your former Franklin Bank loan #<<Loan Number>>.

Sincerely,

FDIC as Receiver for Franklin Bank, S.S.B.

Cc: <<Investor Name>>

Encl: Check #; Amount