

RESPONSE TO REQUEST FOR 60 DAY LETTER

Date

Mortgage Company

File Number: 1420190126 Loan Number: 107000000604 Property Address:

Legal: SEE EXHIBIT "A" ATTACHED HERETO

To Whom It May Concern:

1. There is no annual maintenance charge assessed by the Garden Oaks Maintenance Organization, Inc. ("GOMO");
2. There is a Transfer Assessment which is payable by the buyer at the time of sale, but it is not secured by a lien;
3. GOMO does not have any lien whatsoever on said property; and
4. GOMO cannot foreclose.

Garden Oaks Maintenance Organization, Inc.

BY: _____

FT (01/31/2003)

EXHIBIT "A" LEGAL DESCRIPTION