KENNETH J. GRAHAM

4/17/08

To

1. Judy Quinn 856-917-8588
   Merrill Lynch

2. John McCain 202-228-2862
   US Senator

3. Joe Knollenberg 248-851-0418
   U.S. CONGRESSMAN

4. John Thain 609-274-0250
   Chairman Merrill Lynch

DEAR SIRS/MADAM

Please see response of Merrill Lynch to my letter of 3/26/08. (Attached) Obviously this is a company which is not RESPONDING to the MORTGAGE CRISIS AT HAND and AS SUCH they pursue their old habits & polices. Lets get after them and make them toward the line and help our ECONOMY in those very DIFFICULT times. No wonder this company has so much debt and is drowning in its old ways.

Sincerely

2 Att A) Payment of MORTGAGE
B) Note of PROTEST

K J Graham

35 Scenic Oak Drive, North • Bloomfield Hills, Michigan • Phone: (810) 642 5137 • Fax: (810) 645 6440

Merrill Lynch

4001 Leadenhall Road
Mt. Laurel NJ 08054

(1) A

PHH Mortgage Services
PHH
Tel 888-412-862
Fax 856-917-800

April 01, 2008

Loan Number: 7075907696
Property Address:
35 Scenic Oaks Dr
Bloomfield Hills MI 48304

Kenneth J Graham
Britt M Graham
35 Scenic Oaks Dr N
Bloomfield Hills MI 48304

Dear Customer(s):

We have recently received your payment of $ 5,125.50. The total amount due is $ 6,246.50, therefore an additional $ 1,121.00 is required to bring your loan current.

To complete your payment, please contact us at 800-330-0423. We can accept your payment over the phone which will be credited to your account the same day or you can mail it to:

Mortgage Service Center
Mail Stop SV-19
PO Box 5457
Mt. Laurel, NJ 08054

Please ensure the additional payment of $ 1,121.00 is received on or before the last business day of the month to avoid this situation being reported t the credit bureaus.

If you have any additional questions please contact us at the phone number referenced above.

Sincerely,

Cash Management Department
Mortgage Service Center

CS702 262

Log in to MortgageQuestions.com --- your servicing website connection.

KENNETH J. GRAHAM 4/17/08

(2) B 4/19/08

To
Merrill Lynch
TO whom It MAy CONCERN.

DEAR Sir / MADAMS / Judy Quinn

This is PAID under PROTEST And we will notify THE PARTIES who were Sent COPIES OF OUR OLIGINAL Letter of PROTEST DATED 3/26/08.

Thank you

Sincerely
Kenneth J. Graham