

RECORDING REQUESTED BY:
EMC MORTGAGE CORPORATION

AND WHEN RECORDED MAIL TO:

EMC MORTGAGE CORPORATION
909 HIDDEN RIDGE DR. #200
IRVING, TX 75038
ATTN: LOSS MITIGATION

Loan No. 0007560220

SPACE ABOVE THIS LINE FOR RECORDER'S USE

LOAN MODIFICATION AGREEMENT

This Loan Modification Agreement ("Agreement"), made this November 9, 2006, between WILLIAM T. POWELL (collectively known as "Borrower"), and LaSalle National Bank, in its capacity as indenture trustee under that certain Sale and Servicing Agreement dated October 1, 2000 among AFC Trust Series 2000-3, as Issuer, Superior Bank FSB, as Servicer, Coast-To-Coast Mortgage SPV-2 Corp., as Seller, LaSalle Bank National Association, as Indenture Trustee, and Coast-To-Coast Financial Corporation, AFC Mortgage Loan Asset Backed Notes, Series 2000-3, and any amendments thereto, ("Lender") current holder of the Note and Security Instrument hereinafter described, amends and supplements (1) the original Note dated September 20, 2000 made in the amount of \$15,750.00 and (2) the original Security Instrument dated September 20, 2000, and recorded September 26, 2000, in Document/Instrument Number 2000-0151993 in the official records of MARION County, IN and any other Subsequent Security Instruments (collectively "Security Instrument"), all which cover the real property described in said Security Instrument, commonly located at : 4509 E 16 ST, INDIANAPOLIS, IN 46205 ("Property"), and more particularly described as: LOT NUMBERED TWENTY (20) IN ROSALIA PLACE, AND ADDITION TO THE CITY OF INDIANAPOLIS, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 19, PAGE 49, IN THE OFFICE OF THE RECORDER OF MARION COUNTY, INDIANA.

1. As of October 20, 2006, the amount payable under the Note and the Security Instrument is \$15,260.42 ("Unpaid Principal Balance"). The Borrower acknowledges that interest has accrued but has not been paid and the Lender has incurred, paid or otherwise advanced taxes, insurance premiums and other expenses necessary to protect or enforce its interest in the Note and the Security Instrument, and that such interest, costs, expenses (exclude foreclosures fees and costs and late fees if not permitted by agency and /or investor guidelines) in the total amount of \$8,813.33 have been added to the indebtedness under the terms of the Note and Security Instrument and the loan re-amortized over 287 months. When payments resume on November 20, 2006, the New Unpaid Principal Balance will be \$24,073.75.

2. The Borrower promises to pay the New Unpaid Principal Balance, plus the interest, to the order of the Lender. Interest will be charged on the Unpaid Principal Balance at the annual rate of 10.5% from October 20, 2006, and Borrower promises to pay monthly payments of principal and interest in the amount of \$229.48 (this figure does not include escrow), beginning November 20, 2006, and on the same day of each month thereafter until the entire amount due and payable under the terms of the Note, Security Instrument and this Agreement are paid in full. If on September 20, 2030, ("Maturity Date"), Borrower still owes amounts under the Note, Security Instrument or this Agreement, the Borrower shall pay these amounts in full on the Maturity Date.

Borrower shall send the monthly payments described herein to EMC Mortgage Corporation, Post Office Box 225749, Dallas, TX 75222-5749, or at such other place that Lender or EMC Mortgage Corporation may designate hereinafter in writing.

3. As consideration for Lender entering into this Agreement, Borrower hereby remises, releases and forever discharges Lender, its subsidiaries, affiliates, assigns and successors, and Lender's agents, servants, officers, principals, trustees and employees, from any and all manner of actions, causes of action, suits, debts, judgments, dues, accounts, covenants, claims and demands whatsoever, in law or equity, that the Borrower or Borrower's heirs or executors had, has or may have for any cause or thing whatsoever relating to this Agreement or the extension of credit to Borrower evidenced by the original Note and Security Instrument. Borrower understands that this is a full and final release of all claims which Borrower may have against Lender and nothing in this Agreement shall be deemed or otherwise construed as an admission of liability of any kind on the part of Lender, all such liability being expressly denied. Borrower acknowledges that he/she has had the opportunity to consult with counsel of his/her own choosing prior to executing this Agreement.

INITIAL HERE _____ (WTP)