

I and any other person who has obligations under this Note waive the rights of Presentment and Notice of Dishonor. "Presentment" means the right to require the Note Holder to demand payment of amounts due. "Notice of Dishonor" means the right to require the Note Holder to give notice to other persons that amounts due have not been paid.

This Note is a uniform instrument with limited variations in some jurisdictions. In addition to the protections given to the Note Holder under this Note, a Mortgage, Deed of Trust, or Security Deed (the "Security Instrument"), dated the same date as this Note, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Security Instrument describes how and under what conditions I may be required to make immediate payment in full of all amounts I owe under this Note. Some of those conditions are described as follows:

If Lender exercises this option, Lender shall give Borrower notice of acceleration. The notice shall provide a period of not less than 30 days from the date the notice is given in accordance with Section 15 within which Borrower must pay all sums secured by this Security Instrument. If Borrower fails to pay these sums prior to the expiration of this period, Lender may invoke any remedies permitted by this Security Instrument without further notice or demand on Borrower.

Diane W. Galebach 09/29/2006 (Seal)  
Diane W Galebach -Borrower

**WITHOUT RECOURSE**  
Pay To the Order of K (Seal)  
A -Borrower

By QUICKEN LOANS, INC.  
SCOTT JOHNSON  
CAPTURE MANAGER (Seal)

~~HSBC Bank USA, National Association, as~~ <sup>Borrower</sup>  
Trustee for the registered holders of the Merrill  
Lynch Mortgage Investors, Inc., Mortgage Pass-  
through Certificates, Series 2007-F1

*[Sign Original Only]*