

attorney's fees greater than the amount billed to and paid by this client.

4. Florida Default Law Group, P.L. does not create any specific timekeeping records reflecting the amount of time spent on an uncontested residential foreclosure due to this flat fee agreement and the administrative costs that would result. The flat fee agreement was determined by taking into account many factors including, but not limited to, the following: the time and labor reasonable expended by lawyers in the community handling uncontested residential foreclosures; the complexity of the foreclosure action, the experience of Florida Default Law Group, P.L. in handling these types of matters; the industry standard for this type of loan, which is the discounted amount that this firm and our client have agreed to as a reasonable flat fee for each individual foreclosure action given that our client will refer this firm similar type actions in the future; and current market conditions.

5. I am also familiar with the costs and expenses that Florida Default Law Group, P.L. incurred on behalf of our client in this action. These costs and expenses are as follows:

COSTS:

Title Charges:	
Title Search Fee \$175.00	\$325.00
Title Examination Fee \$150.00	
Complaint Filing Fee	\$342.50
Process Service	\$225.00
Investigation/Location	\$90.00
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TOTAL	\$982.50

6. The title search and exam cost includes amounts paid to third parties for data and information reviewed for title purposes. New House Title, L.L.C is the title company utilized to perform the title work on this foreclosure action. The owners of Florida Default Law Group, P.L. own New House Title, L.L.C.

FURTHER AFFIANT SAYETH NOT.

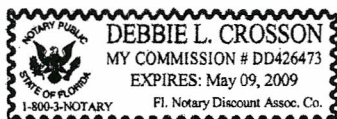
DATED this 5 day of March, 2009

Florida Default Law Group, P.L.
P.O. Box 25018
Tampa, Florida 33622-5018
(813) 251-4766

By: William A. Malone
William A. Malone
Florida Bar No. 28079

The foregoing instrument was sworn to and subscribed before me this 5 day of

Mar, 2009, by William A. Malone, who is personally known to me.



William A. Malone
NOTARY PUBLIC, State of Florida

My commission expires: _____