



November 27, 2006

The Law Offices of
O. Max Gardnder, III PC.
403 South Washington Street
Shelby, NC 28151

RE: HSBC Mortgage Services Account 4355087 (Pansy Crosby Johnson)
Chapter 13 Case No.: 05-30290

Dear Mr. Gardner:

Thank you for your recent correspondence dated November 16, 2006 regarding the above referenced account.

A review of HSBC Mortgage Services records indicate that the \$875.00 listed as "Unpaid Other Fees" consists of the following:

- \$150.00 Plan Review
- \$125.00 Filing Proof of Claim Review
- \$600.00 Motion for Relief

We appreciate the opportunity to respond to your inquiry. Should you require any additional information, please do not hesitate to contact me directly at (813) 571-8463.

Sincerely,

A handwritten signature in black ink, appearing to read "Lori Murphy", written over the printed name.

Lori Murphy
Customer Relations Management Specialist
HSBC Mortgage Services