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October 24, 2006

VIA: U.S. MAIL AND FACSIMILE (206) 325-1424

Sheila M. O'Sullivan, Esq.
Leen & O'Sullivan
520 East Denny Way
Seattle WA 98122

Re: Option One Loan No: 011015375
Borrowers: Tom & Henrietta Preston

Dear Ms. O'Sullivan:

In a letter dated July 21, 2006 regarding the above referenced matter, which you characterized therein as a "qualified written request" ("QWR") pursuant to the Real Estate Settlement Procedures Act, 12 U.S.C. 2605(e) ("RESPA"), you requested certain loan information from Option One Mortgage Corporation ("Option One"). Pursuant to RESPA, the information that may be obtained on a loan under a QWR is specifically limited to "information relating to the servicing of such loan." As the vast majority of the information you requested in your letter is not properly the subject of a QWR because it does not relate specifically to the servicing of the Prestons' loan, the purpose of this letter is to clarify that Option One provided to you the pertinent information via an email dated July 28, 2006, a copy of which is attached hereto as **Exhibit 1**.

If you have any questions or concerns, please do not hesitate to contact me.

Yours very truly,

Sylvie Vinette
Senior Paralegal
Option One Mortgage Corporation
6501 Irvine Center Drive
Mail Stop: DC-LGL
Irvine, CA 92618

encl.

