



March 23, 2007

Subject to the consent of 100% of the Direct Lenders as described below, Compass Financial Partners, LLC ("CFP") has negotiated a settlement of the Clear Creek Plantation loan that will avoid the costs, delay, and uncertainties of a foreclosure proceeding.

The consent requested of the Direct Lenders is as follows: The Direct Lenders would promptly receive 100% of their Unpaid Principal Balance, but waive their right to receive any accrued unpaid interest.

If 100% of the Direct Lenders in the loan do not consent to this settlement proposal, CFP will be compelled to commence foreclosure proceedings.

In order to facilitate the settlement, CFP has agreed to subordinate a substantial portion of servicing fees it is entitled to receive pursuant to the agreements governing the loan, including Section 5 of the Loan Servicing Agreement, which will allow for the release of the lien securing the loan. CFP may receive consideration from the Borrower for this subordination and deferral at a later date.

To give your consent to this settlement, you do not need to do anything and this notice will be treated as consent. The deadline for responses is 5:00 p.m. Pacific Time, March 30, 2007.

If you have any questions about the settlement or this request for consent, please call me at (702) 734-2400, or email olson@compassloans.net.

Sincerely,

Mark L. Olson
Director of Investor Relations

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