

7-29-10

Response to a motion filed by Deutsche National Trust Company, as Trustee in Trust for the benefit of certificate holders for Ameriquest Mortgage Securities Trust 2005-R10.

Case Name: Advanta Corp., et al
Case Number: 09-13931-KJC

From: Charles A. + Michelle R. Fisher

We have been living at the address of 12700 Woodmill Dr Palm Beach Gardens, FL 33418 for over 17 years. We have made our mortgage payments in a timely manner until a couple of years ago when my financial situation took a turn for the worse. I owned a business with a partner and my partner took money from our business to open another business on his own. Because of the money he took the state sales tax for our business did not get paid like it should. As a result we were both arrested and charged with the crime of tax fraud and larceny for not paying the taxes. The business had to be sold and the money from the sale paid the taxes we owed and other debts for the business. Since then I have had a lot of trouble finding full time employment. My wife works a full time job now and I work odd jobs as I can find them. In a couple of months I will be able to have my record expunged of the tax fraud charge and then will be able to apply for restaurant management jobs again.

Our financial position is a little better now and we would like to keep our house even though there

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is alot more owed on the house than what it is valued at. We would like to work something out and start making mortgage payments again. We have just received a package from American Home Mortgage Servicing Inc. entitled Helping you stay in your home. If we could have another chance I'm sure we could continue to make the mortgage payments as we had promised when taking out the mortgage. Again please give us another chance to pay the mortgage and stay in the home that we have lived in for so long.

Thank You,
Charles A. Fisher
Charles A. Fisher