

LAW OFFICES
McCURDY & CANDLER, L.L.C.

SUITE 600
 250 EAST PONCE DE LEON AVENUE
 DECATUR, GEORGIA 30030

JULIUS A. McCURDY (1903 - 1993)
 SCOTT CANDLER, JR. (1926 - 1994)
 J. ROBIN HARRIS (1925 - 1989)

JOHN WALTER DRAKE
 ALAN F. RAUBER
 JOHN C. SAMMON
 ANTHONY DEMARLO
 SCOTT CANDLER, III
 CLARR E. CANDLER
 EDNA E. HAWES
 SIDNEY A. GELERNTER*
 DONALD C. SLESSMITH, JR.
 J. MICHAEL DUGAN*
 CHRISTIE B. HENNING
 DEBORAH Y. CHANDLER

FRANK R. OLSON*
 A. BRETT VERNER
 LAURA A. GRIFKA*
 C. ELIZABETH JONES
 PATRICK N. TAGGART*
 JOHN D. ANDRLE
 C. ERIC BURKETT
 JESSICA A. PRICE
 BRENT Z. SKOLNICK
 CHRISTINA J. SOLOHUB
 TENNIELLE B. BAILEY
 ROBERT J. WILKINSON*
 OF COUNSEL:
 FRANK J. RHODES, JR.
 H. RAIFORD HODGES, JR. (RETIRED)

REBECCA A. HOELTING
 MARGARET C. COURTRIGHT

*ALSO ADMITTED IN TENNESSEE

MAILING ADDRESS

Post Office Box 57
 Decatur, Georgia 30031

TELEPHONE: 404-373-1612
 MAIN TELECOPIER: 404-370-7232

WEBSITE: WWW.MCCURDYCANDLER.COM

August 28, 2009

Certified Mail

Return Requested 7008 3230 0000 0914 5604

and Regular Mail

[REDACTED]

RE: NOTICE OF FORECLOSURE SALE ENCLOSED

Our File No.: 09-20664

Loan No.: [REDACTED]

Borrower Name: [REDACTED]

Property Address: [REDACTED]

*****Pursuant to O.C.G.A. Section 44-14-162.2, the following is the entity who has full authority to discuss, negotiate, or change all terms of the mortgage with you concerning the foreclosure alternatives described later in this letter.*****

Servicer: Countrywide Home Loans

Address: 7105 Corporate Drive

Plano, TX 75024

Phone Number: Jill Balentine 8882197773

Creditor: Wells Fargo Bank, National Association, on behalf of the Certificateholders of Securitized Asset Backed Receivables LLC, First Franklin Mortgage Loan Trust 2004-FF8 Mortgage Pass-Through Certificates Series 2004-FF8

Dear Sir or Madam:

By letter dated August 28, 2009, (the "Initial Communication Letter"), I notified you that the above-referenced creditor has referred the referenced loan to this law firm for handling. That letter also advised you of certain rights (the "Borrowers' Rights" which include your right to validate the debt) you could exercise within 30 days of your receipt of the Initial Communication Letter. Nothing in this letter will prevent you from exercising the Borrowers' Rights as explained in the Initial Communication Letter.

A failure to comply with the terms of the above loan with Wells Fargo Bank, National Association, on behalf of the Certificateholders of Securitized Asset Backed Receivables LLC, First Franklin Mortgage Loan Trust 2004-FF8 Mortgage Pass-Through Certificates Series 2004-FF8

has created a default. As a result, the entire amount of the outstanding balance of the loan has been, and is hereby, declared immediately due and payable. This letter is a formal demand for immediate payment of the total indebtedness. Any partial payment received by Wells Fargo Bank, National Association, on behalf of the Certificateholders of Securitized Asset Backed Receivables LLC, First Franklin Mortgage Loan Trust 2004-FF8 Mortgage Pass-Through Certificates Series 2004-FF8

on the subject debt after the date of this letter will be applied to the reduction of the aforesaid debt and will not result in a reinstatement or a deceleration of the loan.

Advertisement of foreclosure will be inserted, as provided by law, providing for public sale to be held on October 6, 2009, before the courthouse door of Cherokee County, Georgia.

Please be advised that the provisions in the loan documents relative to payment of attorney's fees, in addition to principal and interest, will be enforced. Unless the entire balance is paid within ten (10) days from the date you receive this notice, such attorney's fees as allowed by Official Code of Georgia, §13-1-11, as amended, will be owed.

If you are currently in the military service AND joined after signing the mortgage (Security Deed) now in foreclosure, please so notify this office immediately. You may be entitled to relief under the Soldiers and Sailors Relief Act. When contacting this office as to your military service you must provide us with positive proof as to your military status. The name, address and telephone number of your Base Commander is essential. If you do not provide this information we will assume that you are not entitled to protection under the above mentioned act.

If you have received a discharge in Bankruptcy proceeding, this notice is not intended to indicate that you are personally liable for this debt. In this instance the information concerning the associated debt owed is for informational purposes only and should be disregarded for any purposes other than that of conducting a non judicial foreclosure of the security pursuant to Georgia law.

The Servicer may allow you to reinstate the loan and stop the foreclosure. You may call to find out if reinstatement is allowed; and if allowed, to find out the amount of money you must pay in order to cure the default. If you are allowed to reinstate your loan, payment must be made through our office in the form of certified funds or cashier's check. Other alternatives the Servicer may consider are full payoffs, short payoffs, deeds in lieu of foreclosure, repay plan, loan modification or some other mutual agreement. The Servicer is willing to consider your individual circumstances and will be flexible in its consideration of various alternatives. This is not meant to indicate that the Servicer will definitely accept any of the above alternatives as your loan has been accelerated and foreclosure proceedings will continue. I urge you to contact the Servicer at Jill Balentine 8882197773 immediately regarding your situation. You may also contact our office at our toll free number of 1-866-303-0517 to assist with your communications with the Servicer.

The enclosed "Notice of Sale Under Power" is a copy of the advertisement sent to Cherokee Tribune for publication.

BE GOVERNED ACCORDINGLY.

McCurdy & Candler, L.L.C.

Anthony DeMarlo

Anthony DeMarlo
Attorney for Wells Fargo Bank, National Association, on
behalf of the Certificateholders of Securitized Asset Backed
Receivables L.L.C., First Franklin Mortgage Loan Trust 2004-FF8
Mortgage Pass-Through Certificates Series 2004-FF8

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT
AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

AD/ajackson

NOTICE OF SALE UNDER POWER

GEORGIA, CHEROKEE COUNTY

Because of default in the payment of the indebtedness, secured by a Security Deed executed by [REDACTED] to First Franklin Financial Corp. dated July 14, 2004 in the amount of \$159,139.00, and recorded in Deed Book [REDACTED], Page [REDACTED], Cherokee County, Georgia Records; as last transferred to Wells Fargo Bank, National Association, on behalf of the Certificateholders of Securitized Asset Backed Receivables LLC, First Franklin Mortgage Loan Trust 2004-FF8 Mortgage Pass-Through Certificates Series 2004-FF8

by assignment; the undersigned, Wells Fargo Bank, National Association, on behalf of the Certificateholders of Securitized Asset Backed Receivables LLC, First Franklin Mortgage Loan Trust 2004-FF8 Mortgage Pass-Through Certificates Series 2004-FF8

pursuant to said deed and the note thereby secured, has declared the entire amount of said indebtedness due and payable and pursuant to the power of sale contained in said deed, will on the first Tuesday in October, 2009, during the legal hours of sale, at the Courthouse door in Cherokee County, sell at public outcry to the highest bidder for cash, the property described in said deed to-wit:

All that tract or parcel of land lying and being in Land Lot [REDACTED] of the [REDACTED] District, [REDACTED] Section, Cherokee County, Georgia, being [REDACTED], [REDACTED], [REDACTED] as per plat recorded in Plat Book [REDACTED] Pages [REDACTED], Cherokee County, Georgia Records, said plat being incorporated herein and made reference hereto.

which has the property address of [REDACTED], together with all fixtures and other personal property conveyed by said deed.

The sale will be held subject to any unpaid taxes, assessments, rights-of-way, easements, protective covenants or restrictions, liens, and other superior matters of record which may affect said property.

The sale will be conducted subject (1) to confirmation that the sale is not prohibited under the U.S. Bankruptcy Code and (2) to final confirmation and audit of the status of the loan with the holder of the security deed.

Notice has been given of intention to collect attorneys' fees in accordance with the terms of the note secured by said deed.

Said property will be sold as the property of [REDACTED] and the proceeds of said sale will be applied to the payment of said indebtedness, the expense of said sale, all as provided in said deed, and the undersigned will execute a deed to the purchaser as provided in the aforementioned Security Deed.

Wells Fargo Bank, National Association, on behalf of the
Certificateholders of Securitized Asset Backed Receivables
LLC, First Franklin Mortgage Loan Trust 2004-FF8 Mortgage
Pass-Through Certificates Series 2004-FF8

Attorney in Fact for
[REDACTED]

Anthony DeMarlo, Attorney/ajackson
McCurdy & Candler, L.L.C.
(404) 373-1612
www.mccurdycandler.com
File No. [REDACTED]/CONV

THIS LAW FIRM IS ACTING AS A DEBT COLLECTOR AND IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.