

PAYOFF STATEMENT

«PL_SLLNAM»

Payoff Department, Mail Stop «MCCMST»
 «MCCAD1»
 «MCCCTY», «MCCSTA» «MCCZIP»-«MCCZP4»

**Good Through Date and/or
 Proposed Closing Date
 «cvoidt»**

Statement Date
 «ctxrqd»

**«PL_SSLMNAM»
 Loan No.: «cacct»-
 «CREGPA»**

Name & Property Address:
 «cmtgn1»
 «CMTGN2»
 «cprad1»
 «cprcts» «CPRZP5»-«cprzp4»

«cpstnm»
 «cpsta1»
 «CPSTA2»
 «cpstcs» «CPSTZ5»

Escrow # «cescno»

(«clndes»)

PAYOFF CALCULATION

Principal Balance as of «cintfd»	\$«CPRBAL»
Interest from «cintfd» to «cinttd»	«ctintd»
Interest Variance	«CINTVA»
County Recording Fee	«crcfee»
Reconveyance Fee	«crconf»
Uncollected Late Charges	«cltchg»
Mortgage Insurance Premium	«cfhapr»
Prepayment Penalty	«cpaypn»
Other Amounts Due Count (D2_FEEDUE)<>0 then include 2	«cfeesd»
Additional Fees and Costs Count (D3_FEEDUE)<>0 then include 3	«cothrf»
Miscellaneous Fees	«cmiscf»
Escrow Balance Due	«cescbn»
Less: Partial Payment Balance	«cptpyb»-
Less: Buydown Funds	«cbdamt»

Total Amount Required to Release Lien (As of «CVOIDT») **\$«SUBTOT»**

Return Item Fee - Due From Borrower «NSFDUE»

Payoff Statement via Facsimile Fee «CFAXFE»

Expedited Payoff Service Fee «CSTMTF»

Total Amount Due **\$«CDMTOT»**

{If CFEESD <> .00 and Count (D2_FEEDUE)<>0 then display this verbiage} ² Other Amounts Due details can be found in the "Other Amounts Due" table below.

{If COTHRF <> .00 and Count (D3_FEEDUE)<>0 then display this section} ³ Additional Fees and Costs details can be found in the "Additional Fees and Costs" table below.

ADJUSTABLE RATE MORTGAGE PREPAYMENT INFORMATION

If your loan has an adjustable interest rate, the amount of the prepayment penalty may increase or decrease based on a change in the interest rate. The prepayment penalty amount set forth above is the amount that is owed as of «CTXRQD». If your interest rate is scheduled to adjust during the period between the statement date and statement void date above, please call «PL_CS800» within 48 hours prior to submitting payoff funds to verify the prepayment penalty amount.

INTEREST CALCULATIONS

Adjustable rate mortgage loans may have more than one interest rate in effect during the period in which this payoff statement applies. Amended payoff statements are sent automatically if the total amount due increases before «CVOIDT».

Daily Interest ¹	From	Through	Interest Rate
«CPDIR1»	«CPDFM1»	«CPDTP1»	«CPDNR1»

¹ Daily Interest = Principal Balance x Interest Rate

Please call «CNPAYOFFSPEECHDIRECT» for updated payoff information within 24 hours of submitting funds.

«PL_SSLSNAM» is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

See following page for important information.

«PL_SLLNAM»
Loan No. «CACCT»-«CREGPA»

Statement Date:
«cbrqdb»

Statement Void After:
«cvoidt»

PAYOFF INSTRUCTIONS

Payoff funds must be made payable to «PL_SLLNAM» and will be accepted by **wire or certified funds only**. They must reference the «PL_SLLSNAM» loan number, property address and borrower's name in the Originator Beneficiary Information (OBI) field of the wire transfer or on the face of the check and must be sent per the instructions below. Failure to do so may cause delays resulting in additional interest due or the return of the funds to the remitter. Certified Funds received after 2 p.m. Central Time may be posted the following business day, with the appropriate effective date.

Send Wire Funds to:

Beneficiary Bank: Bank of America
ABA Routing #: 0260-0959-3
Beneficiary Acct Name: MRC
MRC Account #12356-19173
Reference: «CMTGN1»
Loan Number: «CACCT»-«CREGPA»

Mail Certified Funds to:

Bank of America
Attention: Payoff Department, Mail Stop TX1-160-06-19
1950 N Stemmons Fwy, Suite 6020, Dallas InfoMart
Dallas TX 75207

Please do not send certified funds to the wire funds address above as certified funds must be processed in our Payoff Department.

The following escrow items may be disbursed prior to our receipt of payoff funds:

ESCROW ACCOUNT INFORMATION	Escrow Item	Last Pmt Date	Last Pmt Amt	Next Due Date
	«I01TXT»	«I01LPD»	«I01LPA»	«I01NDD»
	«I02TXT»	«I02LPD»	«I02LPA»	«I02NDD»
	«I03TXT»	«I03LPD»	«I03LPA»	«I03NDD»
	«I04TXT»	«I04LPD»	«I04LPA»	«I04NDD»
	«I05TXT»	«I05LPD»	«I05LPA»	«I05NDD»
	«I06TXT»	«I06LPD»	«I06LPA»	«I06NDD»
	«I07TXT»	«I07LPD»	«I07LPA»	«I07NDD»
	«I08TXT»	«I08LPD»	«I08LPA»	«I08NDD»
	«I09TXT»	«I09LPD»	«I09LPA»	«I09NDD»
	«I10TXT»	«I10LPD»	«I10LPA»	«I10NDD»

YOUR CURRENT ESCROW BALANCE IS \$«CESCBP» AND MAY NOT BE USED AS A CREDIT TOWARD PAYOFF. «PL_SLLSNAM» AUTOMATICALLY PROCESSES ESCROW REFUNDS 20 BUSINESS DAYS AFTER PAYOFF IN ORDER TO ENSURE ALL OUTSTANDING FUNDS HAVE CLEARED.

ESTIMATED PAYOFF SCHEDULE	As of	Amount	Total Payoff as of «cvoidt» \$«CDMTOT»	As of	Amount
	«POFD01»	«POFA01»		«POFD09»	«POFA09»
	«POFD02»	«POFA02»		«POFD10»	«POFA10»
	«POFD03»	«POFA03»		«POFD11»	«POFA11»
	«POFD04»	«POFA04»		«POFD12»	«POFA12»
	«POFD05»	«POFA05»		«POFD13»	«POFA13»
	«POFD06»	«POFA06»		«POFD14»	«POFA14»
	«POFD07»	«POFA07»		«POFD15»	«POFA15»
	«POFD08»	«POFA08»		«POFD16»	«POFA16»

{If CFEESD <> .00 and Count (D2_FEEDUE)<>0, then display this Iterative section} Note: add Continued to display table header if flows to next page

OTHER AMOUNTS DUE DETAILS TABLE²

Itemized Fee Description	Total by Itemized Fee Description
D2_FEEDESC	D2_FEEDUE
Total Other Amounts Due	\$ CFEESD

{If CFEESD <> .00 and Count (D2_FEEDUE)<>0, then display this text} **Other Amounts Due Credit Balance** - Due to the occasional timing differences between when transactions are posted to your account and when the payoff statement is generated, a credit may appear on your statement. This credit may or may not be due to you as additional transactions may be posted to your account that will offset this credit. Any such overpayment will be refunded within the required 20 days after the loan is paid in full, if applicable.

{If COTHRF <> 0 and Count (D3_FEEDUE)<>0, then display this Iterative section} Note: add Continued to display table header if flows to next page

ADDITIONAL FEES AND COSTS DETAILS TABLE³

Itemized Fee Description	Total by Itemized Fee Description
D3_FEEDESC	D3_FEEDUE
Total Additional Fees and Costs	\$ COTHRF

PAYOFF OVERAGES

Automated Payoff Request Line «CNPAYOFFSPEECHDIRECT»

Fax: 1-«LPDFAX»

Nota: Si necesita la información incluida en la Demanda de Liquidación traducida al español, por favor comuníquese con nuestro Departamento de Servicio al Cliente al 1-«PL_CS800».

«PL_SSLMNAM»
Loan No. «CACCT»-«CREGPA»

Statement Date:
«ctbrqcd»

Statement Void After:
«cvoidt»

If «PL_SSLMNAM» receives funds greater than the amount required to pay off your loan, we will automatically process the overage within 20 business days after payoff and return the excess amount to you. **If an address change is being submitted on behalf of the borrower, the form must be signed by the borrower for the address change to take effect.**

ELECTRONIC PAYMENT INFORMATION

If you are planning to pay off your loan and the draft date is near your payoff date, you must call «PL_SSLMNAM» at 1-800-669-6607 five business days prior to the scheduled draft date to have your electronic draft service cancelled before the loan is paid off. Failure to cancel the service after a payoff is ordered may result in excess funds being drafted from your financial account. These funds will be returned with any other additional funds held in your account after the payoff is complete.

BANKRUPTCY DISCHARGE

If you have received a discharge of this debt in a bankruptcy, you have no personal obligation to repay this debt. However, the lender may still foreclose on your property if the debt is not paid as required by the loan documents. This payoff statement is provided at your request and for your convenience. This is not an attempt to collect a debt that has been discharged, nor a demand for payment.

HOMESAVER ADVANCE (HSA) NOTES

For borrowers with a HomeSaver (HSA) Note, please refer to these specific disclosures:

- The HSA note is due and payable in full in the event of a sale or transfer of ownership of the property;
- Payoff of the HSA note is not required to release the first-lien mortgage loan; and
- The HSA note must continue to be paid in the event of a refinance

IF YOUR LOAN HAS BEEN MODIFIED UNDER THE HAMP PROGRAM:

Please note that certain modification agreements included a "principal reduction" component, which means that the principal balance of the loan may be reduced if it remained in "good standing" (i.e., less than three months delinquent) at all times during the first three years after the date of the modification (or a proportionate amount for each yearly period of good standing). If **(I)** your modification agreement included a principal reduction component **and (II)** you maintained good standing as required under the terms of your modification agreement, your payoff balance has been adjusted to reflect the reduced principal amount you are entitled to. If your payment status changes before the expiration of this payoff statement, and you are no longer in good standing, you will no longer be qualified to receive all of or a portion of the principal reduction amount we have credited you for and your payoff amount will increase. If this occurs, please call us at the number below for an updated payoff figure. After this payoff statement expires, please be sure to request an updated payoff statement. If you have questions, please review the terms of your modification agreement or contact us at 1-800-451-6362.

CLNTYP = "2", then display this conditional FHA language

Prepayment Regulatory Amendment Notice for FHA Insured Mortgages

IMPORTANT MESSAGE ABOUT YOUR LOAN

Your «SYSDTE» request for payoff figures or offer to tender an amount to prepay in full your FHA-insured mortgage, which «PL_SSLMNAM» is servicing was received.

We want to explain the procedure which we will follow to accomplish a full prepayment of your mortgage.

WHAT THIS MEANS

We will accept prepayment of your mortgage on any business day of the month. If prepayment is tendered on any day other than the first day of the month, «PL_SSLMNAM» will charge interest to the first day of the next month.

Unlike principal, which is paid in the current month's mortgage payment, interest earned by the mortgagee the previous month must be paid in the next month's mortgage payment since the interest must be earned by the mortgagee before it is owed by the mortgagor.

The interest being charged to the next installment due date with regard to prepayments is in fact interest that was earned the previous month and has yet to be paid by the mortgagor.

Notice: It is to your advantage to arrange the closing or prepayment of your loan so that the prepayment reaches us on the first business day of the month, or as close to the end of the previous month as possible.

WHAT YOU NEED TO DO

We review and reconcile each account after payoff and promptly refund any amounts collected in excess of your payoff obligation. FHA/HUD will send any refund or share, to your mailing address on file, once your loan is paid in full. If you need to make alternate arrangements or have any questions regarding this notice, please call us at 1-«PL_CS800». ""
END FHA language

ADDITIONAL INFORMATION

The payoff amount indicated in this statement is subject to change for various reasons, including but not limited to the following:

- We may not have posted a recently submitted payment; **Note:** Please **do not** place a stop payment on any check.
- A fee may be assessed if a payment is returned unpaid by your financial institution for any reason;
- Additional or anticipated fees and costs may be incurred relating to collection, foreclosure, bankruptcy, or other defaults on your loan;

Automated Payoff Request Line «CNPAYOFFSPEECHDIRECT»

Fax: 1-«LPDFAX»

Nota: Si necesita la información incluida en la Demanda de Liquidación traducida al español, por favor comuníquese con nuestro Departamento de Servicio al Cliente al 1-«PL_CS800».

«PL_SSLMNAM»
Loan No. «CACCT»-«CREGPA»

Statement Date:
«ctbrqd»

Statement Void After:
«cvoidt»

- Adjustments may be required to reflect disbursements made by, or payments owed to, your prior lender if the servicing of your loan was transferred to «PL_SLLNAM»;
- Late charges may be assessed for delinquent payments received after: «cltcdt»;
- Funds may be deducted from your escrow account to pay taxes, insurance or other escrow items that become due.

Automated Payoff Request Line «CNPAYOFFSPEECHDIRECT»

Fax: 1-«LPDFAX»

Nota: Si necesita la información incluida en la Demanda de Liquidación traducida al español, por favor comuníquese con nuestro Departamento de Servicio al Cliente al 1-«PL_CS800».

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