

LOAN= [REDACTED] DATE=09-08 USER=XAN KEY=XP001 VERS=141 TITLE=PAYOFF STATEMENT

lc FORM=RFAZ PRINTER=RUP3 SECURITY=1

LINES-PER-PAGE=84 CONDITIONS=8

{{BEGIN}} {{TYPE FILE D:\APPS\RIGHTFAX\PRODUCTION\FORMS\[REDACTED].TIF}}

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Payoff Statement

09-08-09

Loan Number: [REDACTED]

Loan Type: FHA

Investor: N67

Due Date: 10-01-09

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

Property Address:

[REDACTED]
[REDACTED]

** Please Verify Property Address **

** __Information_Prior_to_Payoff__ **

Borrower: [REDACTED]
[REDACTED]

THE TOTAL PAYOFF DUE BY AND VOID AFTER 10-01-09 IS \$ 314,425.55.

Calculation of amount required to satisfy loan balance and related fees:

Current Total Unpaid Principal Balance	\$	312,738.30
Accrued Interest to 10-01-09	\$	1,368.23
Pro Rata Mortgage Insurance Premium	\$	257.02
RECORDING FEE	\$	62.00

TRUSTEE RECONVEY FEE	\$.00
Amount Due to Pay off Loan by 10-01-09 and subsequent Release	\$	314,425.55
STATEMENT UPDATE FEE	\$.00
PAYOFF STATEMENT FEE	\$.00
EXPEDITED DELVRY FAX	\$.00
NSF Fees	\$.00
AMOUNT DUE TO PAYOFF LOAN BY 10-01-09	\$	314,425.55

Interest is \$ 1,368.23 per Month.

The payoff funds need to be received by the late charge assessment date to avoid the assessment of a late charge of \$ 86.81. If the payoff is not received by the assessment date, the late charge needs to be included with the payoff funds.

ESCROW ACCOUNT: Issuance of this statement does not suspend the responsibility of Bank of America to pay taxes and insurance. If a payment is due prior to the date of the payoff and paid after the quote, a short payoff could result. Any shortage will require additional funds prior to payoff.

Funds may be disbursed up to three (3) weeks prior to the due date.

Current Tax and Insurance Information:

<u>_Due_Date_</u>	<u>_Amount_</u>	<u>_Payable_to_</u>
10-09	\$ 1,442.89	Snohomish County
04-10	\$ 1,542.12	Us Dept Of Hud
03-28-10	\$ 429.00	State Farm Insurance

Funds received on or after the first date of the month will require an additional \$ 128.51 for mortgage insurance premium which is paid in arrears.

SHORT PAYOFFS: If a payoff is received for less than the amount due, Bank of America will withdraw funds from the borrower's escrow account to complete the payoff. If there is no escrow account or if funds are insufficient, Bank of America will attempt to contact the remitter to request the remaining balance. Interest will continue to accrue until the balance is paid in full. If the full amount is not

received within 24 hours, the check or wire will be returned to the remitter with an updated payoff statement. To avoid a short payoff, please call 1.800.285.6000 to request an amended statement prior to remitting the funds.

SEE PAGE TWO FOR ADDITIONAL INSTRUCTIONS

{{END}}

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Payoff Statement

Loan Number: [REDACTED]
Loan Type: FHA
Investor: N67
Due Date: 10-01-09

09-08-09

3rd Party 2064412978

Fax

Property Address:

[REDACTED]
[REDACTED]

** Please Verify Property Address **
** __Information_Prior_to_Payoff__ **

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[REDACTED]

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lc FORM=RFAZ PRINTER=RUP3 SECURITY=1

LINES-PER-PAGE=NO CONDITIONS=7

{{BEGIN}}>{{TYPE FILE D:\APPS\RIGHTFAZ\PRODUCTION\FORMS\[REDACTED].TIF}}

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Page 2, Payoff Statement (Continued)

Loan Number: [REDACTED]

DELIVERY OF WIRED PAYOFF FUNDS: To receive same day credit and avoid additional interest, please remit payoff funds in U.S. dollars by wire transfer. Wired funds received on weekends, holidays or after 6 p.m. Eastern will be applied on the next business day.

INSTRUCTIONS TO WIRE PAYOFFS CLIENT 133

Routing/ABA: [REDACTED]

Wire Account: [REDACTED]

Richmond, Va

SEE EXAMPLE BELOW

1234567890

10-DIGIT Loan Number (Please Do Not
Use Spaces, Hyphens, Commas, Periods)

John Doe

Borrower's Name

1313 Main St

Property Address

Anywhere, NC 12345-6789

City, State and Zip Code

ABC Title Co

Name of Title Company

1.800.800.8000

Third Party Telephone Number

DELIVERY OF MAILED PAYOFF FUNDS: Payoff funds sent by mail need to be in the form of a check or certified funds made payable to Bank of America. To receive same day credit and avoid additional interest, funds sent through the mail need to be received by 4 p.m. Eastern. Payoffs received on weekends, holidays or after 4 p.m. Eastern will be applied on the next business day.

INSTRUCTIONS TO MAIL PAYOFFS CLIENT 133(FOR REMITTANCE OF FUNDS ONLY):

Please include borrower's name, address & loan number on every check.

Bank of America

Attn: First Mortgage Payoffs 133/NC4-105-01-40

4161 Piedmont Parkway

Greensboro, NC 27410

*These figures are subject to final verification upon receipt of funds.

Bank of America reserves the right to adjust these figures and to refuse any funds insufficient to pay the loan in full.* Reasons include, but are not limited to error in calculation of the payoff amount, previously dishonored check or money order, insurance, fees or additional disbursements made between the date of this payoff statement and the receipt of funds.

Bank of America branches and loan production offices are not able to accept or process mortgage loan payoffs. Interest will continue to accrue until payoff funds are received by wire or mail as directed.

AUTOMATIC DRAFT/PAYMENT: If a payment is set to draft automatically the payment will continue to draft unless Bank of America receives written cancellation instructions from the borrower three (3) business days prior to the draft date. If the cancellation request is not received by this time and the payment draft occurs within proximity to the payoff date, payoff overpayment can occur. In this event, a refund will be sent to the borrower's mailing address within 15 business days.

CANCELLATION OF MORTGAGE: If applicable, Bank of America will forward the discharge/satisfaction document directly to the county/trustee to be recorded and thereby release the lien on the property. Bank of America does not honor the requests to send copies of the lien release satisfaction upon release of the lien.

If available, please send a copy of the page from the title policy showing the recording information relating to the lien with the forwarded remittance. If remitting the payoff funds by wire transfer, please fax the page to Bank of America at 336.805.8677.

If a HUD Partial Claim was previously executed placing a lien against the property, please contact 1st Madison Services, Inc. for a payoff quote on this lien by calling 1.800.967.3050.

FORWARDING ADDRESS: If the borrower(s) has an updated address, it is important that we are provided this information in the space provided below and for this page to be returned to Bank of America with the payoff check. Bank of America will send checks for applicable

escrow or overage refunds within two (2) weeks after payoff. Failure to provide a forwarding address can result in a delay in the receipt of funds.

MAILING ADDRESS: (Please Mail/Fax This Page With Payoff Funds)

{{END}}

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Borrower's Name

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Property Address

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City, State and Zip Code

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Name of Title Company

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lc FORM=RFAZ PRINTER=RUP3 SECURITY=1

LINES-PER-PAGE=NO CONDITIONS=8

{{BEGIN}}
{{WINSECID LOUHOST}}
{{COVER LBASTD4}}
{{FAX (444)444-4444}} {{BILLING LOU-PO}} {{BILLING2 [REDACTED]}}
{{CONTACT [REDACTED]}}
{{DEPT PAYOFF CUSTOMER SERVICE}}
{{VOICE 800-285-6000}}

{{ATTACH [REDACTED].TIF DELETE}}
{{ATTACH [REDACTED].TIF DELETE}}
{{FONT CHARR10 10 10}}
{{COVERTEXT 0}} {{ENDCOVERTEXT}}

*****PREPAYMENT NOTICE TO FHA LOANS*****

[REDACTED]

Date: 09-08-09

FHA Number: 561-8506000

Notice to:

[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

This is in reply to your recent inquiry, request for payoff figures, or offer to tender an amount to prepay in full your FHA-Insured mortgage which this company is servicing.

This is to inform you of the procedure which we will follow to accomplish a full prepayment of your mortgage.

Bank of America will:

- A. () Accept the full prepayment amount whenever it is paid and charge interest only to the date of that payment; or

B. (X) Only accept the prepayment on the first day of any month during the mortgage term; or accept the prepayment whenever tendered with interest paid to the first day of the month following the date the prepayment is received.

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

Bank of America

*****BANK OF AMERICA REFINANCE*****
6290449005

The escrow balance of \$ 1,937.43 may be deducted from the payoff amount if this is a Bank of America refinance.

The payoff amount and/or escrow balance may change due to receipts or disbursements.

If the payoff funds will be received within 15 days, please call 800.285.6000 to verify the escrow balance (be prepared to provide the loan number and borrower's social security number). Calling this number will also suspend escrow disbursements for 15 days and will automatically generate an updated payoff statement.

You must call the number listed above on the day of closing to ensure the correct payoff is received. See above for a listing of the current escrow information for this loan.

All Bank of America to Bank of America refinance funds are required to be wired. Please see page 2 for wiring instructions.

10-05-09

MSP LETTERWRITER ACTIVITY FOR MONTH OF 09-09

PAGE226,846

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*****NOTICE*****

XP003 105 XAN

{{END}}

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{{BEGIN}}
{{WINSECID LOUHOST}}
{{COVER LBASTD4}}
{{FAX (206)748-9978}}
{{BILLING LOU-PO}}
{{BILLING2 [REDACTED]}}
{{CONTACT 3rd Party 2064412978 }}
{{DEPT PAYOFF CUSTOMER SERVICE}}
{{VOICE 800-285-6000}}

{{ATTACH [REDACTED].TIF DELETE}}
{{ATTACH [REDACTED].TIF DELETE}}
{{FONT CHARR10 10 10}}
{{COVERTEXT 0}}
{{ENDCOVERTEXT}}

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[REDACTED]

Date: 09-08-09

FHA Number: 561-8506000

Notice to: 3rd Party 2064412978
Fax

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PAGE226,850

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*****NOTICE*****

XP003 105 XAN

{{END}}