

LOAN= [REDACTED] DATE=04-13 USER=XAC KEY=XP001 VERS=116 TITLE=PAYOFF STATEMENT
 LINES-PER-PAGE=84 CONDITIONS=8
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PAYOFF STATEMENT
04-13-06

USE THIS ADDRESS ONLY
 BANK OF AMERICA
 ATTN: PAYOFF DEPARTMENT 133
 NC4-105-01-40
 4161 Piedmont Parkway
 Greensboro, NC 27410
 1.800.444.4302
 Loan Number: [REDACTED]
 Loan Type: FHA INV: 257

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

PROPERTY INFORMATION: ** You Must Verify Property Address **
 Mortgagor: [REDACTED] ** Information Prior to Payoff **

Property Address: [REDACTED]
 [REDACTED]

CALCULATION_OF_AMOUNT_REQUIRED_TO_SATISFY_LOAN_AND_RELATED_FEES:
 PAYOFF FIGURES VOID AFTER 05-01-06
 THIS LOAN IS DUE FOR THE 05-01-06 PAYMENT.

| | | |
|--|----|-----------|
| Current Total Unpaid Principal Balance | \$ | 15,505.95 |
| Accrued Interest to 05-01-06 | \$ | 122.76 |
| Pro Rata Mortgage Insurance Premium | \$ | 9.66 |
| Recording Fee | \$ | 10.00 |

| | | |
|---|----|-----------|
| Amount Due to Pay off Loan by 05-01-06 and subsequent Release | \$ | 15,648.37 |
|---|----|-----------|

** TOTAL AMOUNT PAYABLE ** \$ 15,648.37

This calculation is void after 05-01-06. A new payoff statement should be requested after this date.

Interest is \$ 122.76 per Month.

Funds received on or after the first date of the month will require an additional \$ 5.52 for Mortgage Insurance paid which is paid in arrears.

If the current month's payment is not made by the late charge assessment date or the payoff is not received by this date, a late charge of \$ 23.95 will be assessed and must be included with the payoff.

These figures are subject to final verification upon receipt of funds. Bank of America reserves the right to adjust these figures and refuse any funds which are insufficient to pay the loan in full for any reason, including but not limited to error in calculation of payoff amount, previously dishonored check or money order, or additional disbursements made between the date of this payoff statement and the receipt of funds.

To receive same day credit and avoid additional interest, payoff funds must be remitted in U.S. Dollars by cashiers check, certified check, title company check or wire transfer. Funds must be received by 4:00 P.M. Eastern Standard Time. Payments will not be applied or credited on Saturday, Sundays or holidays.

DELIVERY OF FUNDS: Bank of America branches and loan production offices cannot accept or process mortgage loan payoffs. Interest will continue to accrue until the payoff funds are received at the address above. Overnight/express mail delivery or wire transfer is suggested for prompt receipt of funds.

* * * * SEE PAGE TWO FOR DELIVERY INSTRUCTIONS * * * *

XP001 116 XAC

{{end}}

LOAN= [REDACTED] DATE=04-13 USER=XAC KEY=XP002 VERS=085 TITLE=PAYOFF STATEMENT (Page 2) 1c FORM=RFX PRINTER=RUP3 SECURITY=1

LINES-PER-PAGE=NO CONDITIONS=5

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Page 2

Loan Number: [REDACTED]

Remit Funds to: Bank of America, Attn: Payoff Department 133,

When remitting funds please include mortgagor's name and loan number as well as remitter name and phone number. Please write the loan number on the check.

Wire Instructions: Bank of America
Richmond VA
ABA or Routing Number [REDACTED]
Wire Account Number [REDACTED]
Reference: [REDACTED]
Mortgagor [REDACTED]
Loan Number: [REDACTED]
Remitter Name: _____
Remitter Phone Number: _____

The wire must reference all the above information. Incomplete information may cause the wired funds to be returned, lost or not applied timely to the loan.

SHORT PAYOFF FUNDS: If the remittance is insufficient, we will withdraw funds from the borrower's escrow account to complete the payoff. If there is no such account, or funds in the account are insufficient, we will return the payoff funds with an updated payoff statement. Interest will continue to accrue and late charges may be incurred until sufficient funds are received in our office.

To avoid a short payoff, please request an amended statement by calling 1.800.444.4302 before remitting payoff funds.

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

AUTOMATIC DRAFT/PAYMENT BY CHECK: If a monthly payment was already sent or drafted electronically, do not place a stop payment on the check or automatic draft. For cancellation of automatic payment transfer service, written notification must be received by this office at least seven (7) calendar days prior to the next draft date of 05-01-06.

FORWARDING ADDRESS: It is important that the mortgagor(s) provide a forwarding address prior to or with the payoff check. Failure to do so may result in a delay of the escrow or overage refund check (if applicable), which will normally be sent within two (2) weeks after payoff.

MAILING ADDRESS: _____

*** PLEASE RETURN THIS PAGE WITH THE PAYOFF CHECK ***

CANCELLATION OF MORTGAGE: 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. The county/trustee will be instructed to return the recorded document to the mortgagor of record. If available, please send a copy of the page from the title policy showing the recording information relating to our lien with your remittance.

ESCROW ACCOUNT: Issuance of this statement does not suspend the responsibility of Bank of America to pay taxes and insurance. If a bill for these items is received prior to receipt of payoff funds, we will pay them from the escrow account. If an escrow refund is due, it will be mailed to the mortgagor(s) of record. Bank of America is not responsible for agreements between the mortgagor(s) and a third party with regard to the disposition of the escrow funds.

CURRENT TAX AND INSURANCE INFORMATION:

Table with 3 columns: DUE_DATE, AMOUNT, PAYABLE_TO. Rows include 01-07 (\$ 1,569.04 Ward County Treasurer), 05-06 (\$ 66.24 Hud), and 10-06-06 (\$ 760.00 State Farm Insurance).

{{end}}

LOAN= [REDACTED] DATE=04-13 USER=XAC KEY=XP003 VERS=098 TITLE=PAYOFF STATEMENT (Page 3) 1c FORM=RFAX PRINTER=RUP3 SECURITY=1
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 {{BEGIN}}
 {{WINSECID LOUHOST}}
 {{COVER LBASTD4}}
 {{FAX (444)444-4444}}>{{BILLING LOU-PO}}>{{BILLING2 [REDACTED]}}
 {{CONTACT [REDACTED] }}
 {{DEPT PAYOFF CUSTOMER SERVICE}}
 {{VOICE 800-444-4302}}

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

Date: 04-13-06

FHA NUMBER: 401-0198820

NOTICE TO:

[REDACTED]
 [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 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

XP003 098 XAC

{{END}}

LOAN= [REDACTED] DATE=04-30 USER=CPI KEY=PO997 VERS=010 TITLE=MORTGAGE REWARDS CONGRATS
LINES-PER-PAGE=NO CONDITIONS=2
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[REDACTED]
[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]
[REDACTED]

This certifies that you have paid in full loan number [REDACTED]
on 04-27-06 for the property at:

[REDACTED]

The release of lien for your mortgage on the property listed
will be prepared and forwarded to the county recorder. The
release document must be recorded in order to clear title.
Please allow a minimum of 90 days prior to contacting the county.

Please keep this document for your records. We appreciate your
business and look forward to serving your future financial needs.

This document acknowledges Bank of America N.A.'s receipt of the
payoff funds for the loan. You will receive the original lien
release document from the local County Register of Deeds office. As
a requirement for proper release in the states of CO, NC and SC, you
will receive the original promissory note and deed of trust or
mortgage from the County Register of Deeds office.