

LOAN= [REDACTED] DATE=07-09 USER=LM0 KEY=XP111 VERS=048 TITLE=PO STMT-LOW BALANCE/MATURED LO 1c FORM=LOWB PRINTER=RUHB SECURITY=1
LINES-PER-PAGE=84 CONDITIONS=8

PAYOFF STATEMENT 07-09-07

A review of your mortgage loan has indicated that the remaining principal balance on your loan is low and payment arrangements should be made to pay your loan in full. Congratulations for reaching the milestone. The following information is important to facilitate the payoff of your loan. If you are currently enrolled in one of our Automatic Payment Programs, no further drafts will occur.

Loan type: FHA Inv. 535
Loan Number: [REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

Bank of America
Payoff Department 133
NC4-105-01-40
4161 Piedmont Parkway
Greensboro, NC 27410
1.800.444.4302

>>>>>MAIL PAYOFF FUNDS TO>>>>>>

** You Must Verify Property Address **
** Information Prior to Payoff **

PROPERTY INFORMATION:

Borrower Name: Hye K Kim
Property Address: 2406 Goddard Ct
Midland TX 79705-4312

CALCULATION OF AMOUNT REQUIRED TO SATISFY LOAN AND RELATED FEES:

PAYOFF FIGURES VOID AFTER 08-01-07
THIS LOAN IS DUE FOR THE 08-01-07 PAYMENT.

Current Total Unpaid Principal Balance	\$	816.46
Accrued Interest to 08-01-07	\$	5.10
Recording Fee	\$	16.00
Amount Due to Pay off Loan by 08-01-07	\$	837.56
and subsequent Release		
STATEMENT UPDATE FEE	\$.00
PAYOFF STATEMENT FEE	\$.00
EXPEDITED DELVRY FAX	\$.00
** TOTAL AMOUNT PAYABLE **	\$	837.56

This calculation is void after 08-01-07. A new payoff statement should be requested after this date.
Interest is \$ 5.10 per Month.
Funds received on or after the first date of the month will require an additional \$.00 for Mortgage Insurance 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 \$ 17.14 will be assessed and must be included with the payoff.

These figures are subject to final verification upon receipt of funds by Bank of America. 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 by Bank of America between the date of this payoff statement and the receipt of funds.

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

DELIVERY OF FUNDS: Bank of America branches and loan production offices of Bank of America 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 * * * *

XP111 048 LM0

LOAN= [REDACTED] DATE=07-09 USER=LM0 KEY=XP112 VERS=016 TITLE=PO STMT (Pg 2)-LOW BALANCE/MA 1c FORM=LOWB PRINTER=RUHB SECURITY=1
LINES-PER-PAGE=NO CONDITIONS=5

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Loan Number: [REDACTED]

REMIT CHECK TO: Bank of America, ATTN: Payoff Department 133,
NC4-105-01-40, 4161 Piedmont Parkway, Greensboro, NC 27410

When remitting funds include borrower name, loan number, and remitter name and phone number. Please write the loan number on the check.

WIRE INSTRUCTIONS: Bank of America, N.A.

Richmond, Virginia

ABA No. [REDACTED]

Bank Account No. [REDACTED]

Ref: Borrower Name: [REDACTED]

Loan Number: [REDACTED]

Remitter Name: _____

Remitter Phone Number: _____

The wire must reference all the above information. Incomplete wire instructions 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.

AUTOMATIC DRAFT/PAYMENT BY CHECK: If any 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, notification must be received by this office at least 7 calendar days prior to the next draft date of 08-06-07. Please contact us at 1.800.444.4302.

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 15 calendar days 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. Please send with your remittance a copy of the page from the title policy showing the recording information relating to our lien.

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 private agreements between the mortgagor and a third party with regard to the disposition of the escrow funds.

CURRENT TAX AND INSURANCE INFORMATION:

DUE_DATE	AMOUNT	PAYABLE_TO
12-07	\$ 236.46	Midland County
12-07	\$ 1,931.46	Midland Ctsc/hosp Dist
03-09	\$.00	Hud
05-27-08	\$ 1,411.00	Farmers Insurance

LOAN= [REDACTED] DATE=07-09 USER=LM0 KEY=XP113 VERS=014 TITLE=PO STMT (Pg 3) LOW BALANCE/MA 1c FORM=LOWB PRINTER=RUHB SECURITY=1

LINES-PER-PAGE=NO CONDITIONS=6

Page 3

Loan Number: [REDACTED]

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

Date: 07-09-07

FHA NUMBER: 494-2013830

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 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

XP113 014 LM0

LOAN= [REDACTED] DATE=07-30 USER=CPI KEY=CT015 VERS=016 TITLE=ACH DELETION
LINES-PER-PAGE=60 CONDITIONS=2
***,BOA,133,CT015,0002161677,1,1,07-30-07,3,S,0,0,0,Z,Z,G

UC FORM=ACH1 PRINTER=RUF8 SECURITY=2

JULY 30, 2007

[REDACTED]
[REDACTED]
[REDACTED]

LOAN NUMBER [REDACTED] 7

DEAR Bank of America, N. A. CUSTOMER:

DUE TO A RECENT REQUEST BY YOU, OR YOUR BANK, YOUR PARTICIPATION
IN THE Bank of America, N. A. AUTOMATIC PAYMENT PROGRAM
HAS BEEN CANCELED.

ATTACHED, PLEASE FIND A TEMPORARY COUPON FOR YOUR NEXT MONTHLY
PAYMENT. YOU WILL RECEIVE AN ANNUAL COUPON BOOK FOR ALL FUTURE
PAYMENTS. IF YOUR LOAN IS BEING PAID OFF, OR YOU ARE PARTICIPATING
IN OUR EQUITY ACCELERATOR PROGRAM, PLEASE DISREGARD THIS NOTICE.

IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT US AT 1.800.444.4302.
WE APPRECIATE YOUR BUSINESS AND ARE EAGER TO PROVIDE YOU WITH
SERVICE THAT EXCEEDS YOUR EXPECTATIONS.

SINCERELY,

CUSTOMER SERVICE DEPARTMENT

CT015 016 CPI

-----DETACH HERE-----

SEND THIS COUPON TO:

LOAN NUMBER [REDACTED]
PAYMENT AMOUNT \$ 857.24

Bank of America, N. A.
1200 W. 7TH STREET
SUITE L2-200
LOS ANGELES, CA 90017
ATTENTION: PAYMENT ADMINISTRATION

HYE K KIM
2406 GODDARD CT
MIDLAND TX 79705

LOAN= [REDACTED] DATE=07-31 USER=PC& KEY=PO406 VERS=021 TITLE=PAYOFF 203 MACRO
LINES-PER-PAGE=NO CONDITIONS=2

lc FORM=LTRH PRINTER=RUIT SECURITY=1

July 31, 2007

[REDACTED]
[REDACTED]
[REDACTED]

Loan Number [REDACTED]
[REDACTED]
[REDACTED]
FHA Case No 494-2013830
Section 703

Dear Bank of America Customer:

Congratulations on paying off your mortgage. We received your payoff funds on 07-30-07 and applied the funds accordingly.

Please keep in mind, your mortgage was insured under the Section 203 Program of the Department of Housing and Urban Development (HUD). Based on this, you may be entitled to a refund of a portion of the mortgage insurance premiums paid during the time this insurance was in force. For your convenience, we have enclosed a copy of the FHA Homeowner's Fact Sheet regarding refund eligibility. If you are entitled to a refund, HUD will contact you directly.

If we can be of further assistance, please call our Customer Service Department at 1.800.285.6000, Monday through Friday 8:00 a.m. to 9:00 p.m. Eastern Time. For the hearing impaired, please call 1.800.300.6407. You may also access your loan information by visiting our web site at www.bankofamerica.com/mymortgage.

Sincerely,

Mortgage Payoff Department
1-800-432-1000

PO406 021
PC&

LOAN= [REDACTED] DATE=07-31 USER=CPI KEY=PO997 VERS=014 TITLE=CONGRATS
LINES-PER-PAGE=NO CONDITIONS=2
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lc FORM=LTRH PRINTER=RUIT SECURITY=1

[REDACTED]
[REDACTED]
[REDACTED]

[REDACTED]

This acknowledges that you have paid in full loan number [REDACTED]
on 07-30-07 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. To receive a recorded copy of the lien
release, please contact your local county recorder's office.