

LOAN= [REDACTED] DATE=12-17 USER=XEB KEY=XP001 VERS=140 TITLE=PAYOFF STATEMENT

lc FORM=RFAX PRINTER=RUP3 SECURITY=1

LINES=PER-PAGE=84 CONDITIONS=8

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

{{FONT CHARR10 10 10}}

Payoff Statement

Loan Number: [REDACTED]

12-17-07

Loan Type: FHA

Investor: N63

Due Date: 01-01-08

[REDACTED]
[REDACTED]
[REDACTED]

Property Address:

[REDACTED]

[REDACTED]

** Please Verify Property Address **

** Information Prior to Payoff **

Borrower: [REDACTED]

THE TOTAL PAYOFF DUE BY AND VOID AFTER 01-01-08 IS \$ 4,412.76.

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

Current Total Unpaid Principal Balance	\$	4,367.28
Accrued Interest to 01-01-08	\$	25.48
RECORDING FEE	\$	5.00
TRUSTEE RECONVEY FEE	\$	15.00
Amount Due to Pay off Loan by 01-01-08	\$	4,412.76
and subsequent Release		

STATEMENT UPDATE FEE	\$.00
PAYOFF STATEMENT FEE	\$.00
EXPEDITED DELVRY FAX	\$.00
NSF Fees	\$.00
AMOUNT DUE TO PAYOFF LOAN BY 01-01-08	\$	4,412.76
Interest is \$ 25.48 per Month.		

The payoff funds need to be received by the late charge assessment date to avoid the assessment of a late charge of \$ 18.04. 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:

_Due_Date_	_Amount_	_Payable_to_
12-08	\$ 382.52	Richland County
01-10	\$ 926.40	Hud
11-17-08	\$ 477.88	Allstate Insurance Co

Funds received on or after the first date of the month will require an additional \$.00 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 1.800.444.4302 to request an amended statement prior to remitting the funds.

SEE PAGE TWO FOR ADDITIONAL INSTRUCTIONS
{(END)}

LOAN= [REDACTED] DATE=12-17 USER=XEB KEY=XP002 VERS=105 TITLE=PAYOFF STATEMENT (Page 2) lc FORM=RFAX PRINTER=RUP3 SECURITY=1

LINES-PER-PAGE=NO CONDITIONS=7

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

{{FONT CHARR10 10 10}}

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, except where required by law, such as in Massachusetts and Maryland.

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}}

LOAN= [REDACTED] DATE=12-17 USER=XEB KEY=XP003 VERS=104 TITLE=PAYOFF STATEMENT (Page 3) lc FORM=RFAX PRINTER=RUP3 SECURITY=1

LINES-PER-PAGE=NO CONDITIONS=8

{{BEGIN}}

{{WINSSECID LOUHST}}

{{COVER LBASTD4}}

{{FAX (444)444-4444}} {{BILLING LOU-PO}} {{BILLING2 [REDACTED]}}

{{CONTACT [REDACTED]}}

{{DEPT PAYOFF CUSTOMER SERVICE}}

{{VOICE 800-444-4302}}

{{ATTACH [REDACTED].TIF DELETE}}

{{ATTACH [REDACTED].TIF DELETE}}

{{FONT CHARR10 10 10}}

{{COVERTEXT 0}} {{ENDCOVERTEXT}}

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

[REDACTED]

Date: 12-17-07

FHA Number: 461-2984773

Notice to:

[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

LOAN= [REDACTED] DATE=12-17 USER=XEB KEY=XP003 VERS=104 TITLE=PAYOFF STATEMENT (Page 3) lc FORM=RFAX PRINTER=RUP3 SECURITY=1
LINES-PER-PAGE=NO CONDITIONS=8

*****NOTICE*****

You must contact the servicing Department of North Carolina Housing
The address and telephone number is:

North Carolina Housing Finance Agency 066

Please note, the 1st lien will not be released until the 2nd lien

XP003]104 XEB

LOAN= [REDACTED] DATE=12-26 USER=CPI KEY=CC900 VERS=018 TITLE=ANNUAL FHA DISCLOSURE NOTICE l c FORM=LTRH PRINTER=RUFU SECURITY=1
LINES-PER-PAGE=78 CONDITIONS=2

ANNUAL FHA DISCLOSURE NOTICE TO MORTGAGOR

[REDACTED]
[REDACTED]
[REDACTED]

Date: December 26, 2007
Loan: [REDACTED]
FHA Number: 461-2984773

This notice is to advise you of requirements that must be followed to accomplish a prepayment of your mortgage, and to advise you of requirements you must fulfill upon prepayment to prevent accrual of any interest after the date of prepayment.

The amount listed below is the amount outstanding on your loan for prepayment of the indebtedness due under your mortgage. This amount is good through 02-01-08. (The amount provided is subject to further accounting adjustments). Also, any mortgage payments received or advances made by us before the stated expiration date will change the prepayment amount.

Amount \$ 4,441.31

You may prepay your mortgage at any time without penalty. However, in order to avoid the accrual of interest on any prepayment after the date of the prepayment, the prepayment must be received on the installment due date (the first day of the month). Otherwise, you may be required to pay interest through the end of the month.

If you have any questions regarding this notice or if we can be of further assistance, please call our Customer Service Department at 1.800.285.6000, Monday through Friday 8 a.m. to 9 pm. Eastern. 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.

This information is being provided under Section 329 of the Cranston/Gonzalez Affordable Housing Act.

CC900 018 CPI