

**Home Loans**

Payoff Department, Mail Stop TX2-977-01-17
5401 N. Beach St.
Ft. Worth, TX 76137-2733

From: Name: PDEVATHA
To: Name: Att: Julie Nyugen
Fax Number: 1-713-827-3102
Voice Phone:

Number of pages including this cover page: 3
Date and time of transmission: July 31, 2009

**IMPORTANT MESSAGE REGARDING PROPERTY LOCATED AT:
15727 Forest Creek Farms Dr**

The following pages contain the requested payoff information and instructions.

In an effort to expedite and more efficiently process your payoff request, please follow the four easy steps below:

1. Write the loan number and borrower's name or property address on the check (ex. XXXX-X, Smith)
2. Place the payoff check on top of any accompanying support documents.
3. Do not staple the actual check to any accompanying support documents.
4. All correspondence and requests for **release documents** should be sent to:

Customer Service
SV-314B
PO Box 5170
Simi Valley, CA 93062-5170

Do NOT send payoff funds to this address.

If there is an error with this transmission, or it is incomplete, please call 1-800-669-6607 for assistance.

THIS MESSAGE IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL OR EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAW. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE FOR DELIVERING THE MESSAGE TO THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE, AND DESTROY THIS DOCUMENT. THANK YOU.

DMDFAXCR 7451 06/15/2007

**Home Loans**

Payoff Department, Mail Stop TX2-977-01-17
5401 N. Beach St.
Ft. Worth, TX 76137-2733

Att: Julie Nyugen
X
Xx
X 77429

PAYOFF DEMAND STATEMENT

**Statement Void After
July 31, 2009**

Statement Date
July 28, 2009

**BAC Home Loans Servicing, LP
Loan No.: 180907603-5**

Name & Property Address:
Pamela Eggleston
15727 Forest Creek Farms Dr
Cypress, TX 77429

Escrow # X
Faxed to: 1-713-827-3102

This loan is in Foreclosure.

The expiration of this demand is the sooner of the above Void After date or the foreclosure sale date.

(CONV)

PAYOFF	Principal Balance as of 11/01/2008	\$121,979.63
CALCULATION	Interest from 11/01/2008 to 07/31/2009	6,165.86
	County Recording Fee	16.00
	Uncollected Late Charges	79.98
	Fees Due	260.00
	Additional Fees and Costs	1,629.13
	Escrow Balance Due	3,248.39
	Total Amount Required to Release Lien (As of July 31, 2009)	\$133,378.99
	Expedited Payoff Service Fee	30.00
	Total Amount Due	\$133,408.99

AMENDED DEMAND STATEMENTS ARE SENT AUTOMATICALLY IF THE TOTAL AMOUNT DUE INCREASES BEFORE JULY 31, 2009.

To provide you with the convenience of an extended 'Statement Void After' date, the Total Amount Due may include estimated fees, costs, additional payments and/or escrow disbursements that will become due prior to the 'Statement Void After' date, but which are not yet due as of the date this Payoff Statement is issued. You will receive a refund if you pay the Total Amount Due and those anticipated fees, expenses, or payments have not been incurred.

INTEREST CALCULATIONS

For all full month payment periods, interest is calculated on a monthly basis. Accordingly, interest for all full months, including February, is calculated as 30/360 of annual interest, irrespective of the actual number of days in the month. For partial months, interest is calculated daily on the basis of a 365 day year.

Adjustable rate mortgage loans may have more than one interest rate in effect during the period in which this demand statement applies. Amended demand statements are sent automatically if the total amount due increases before July 31, 2009.

Daily Interest ¹	From	To	Interest rate
22.5578	07/01/2009	07/31/2009	6.7500

¹Daily Interest = Principal Balance x Interest Rate ÷ 365

PAYOFF INSTRUCTIONS

Payoff funds must be made payable to **BAC Home Loans Servicing, LP** and will be accepted by **WIRE** or **CERTIFIED FUNDS ONLY**. They **MUST** reference the **BAC Home Loans Servicing, LP loan number, property address and borrower's name** in the OBI (Originator Beneficiary Information) 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. Funds received after 3:00 p.m. Central Time may be posted the following business day.

Wire Funds to:
Beneficiary Bank: Bank of America
ABA Routing #: 0260-0959-3
Beneficiary Acct Name: MRC
MRC Account #12356-19173
Reference: Pamela Eggleston
Loan Number: 180907603-5

Mail CERTIFIED Funds to:
BAC Home Loans Servicing, LP
Attention: Payoff Department, Mail Stop TX2-977-01-17
5401 N. Beach St.
Ft. Worth, TX 76137-2733

PLEASE DO NOT SEND CERTIFIED FUNDS TO THE WIRE FUNDS INSTRUCTIONS ABOVE AS CERTIFIED FUNDS MUST BE PROCESSED IN OUR PAYOFF DEPARTMENT.

This communication is from BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.

Please call 1-800-669-5833 for updated payoff information within 24 hours of submitting funds.

See following page for important information.

S310L1 8178 03/31/2008

BAC Home Loans Servicing, LP
Loan No: 180907603-5

Statement Date:
July 28, 2009

Statement Void After:
July 31, 2009

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
	School Tax	12/17/2008	1,442.96	12/01/2009
	County Tax	12/19/2008	2,261.41	12/01/2009
	Hzd:Nationwide Group	10/06/2008	1,103.00	10/19/2009

AUTOMATIC PAYOFF UPDATES

BAC Home Loans Servicing, LP provides free estimated payoff information through an automated telephone system at 1-800-669-5833, if all payoff figures are available. You have elected to purchase BAC Home Loans Servicing, LP's written expedited payoff service, for a charge of \$30.00, which includes free automatic updates through the expiration of the demand. **The payment of this fee is NOT a condition for the release or reconveyance of the Security Instrument.** If you request further written payoffs, they will be subject to an additional charge of \$30.00 per statement (up to a maximum of \$90.00), if allowed by applicable law.

PAYOFF OVERAGES

If BAC Home Loans Servicing, LP receives funds greater than the amount required to pay off your loan, we will automatically process the overage within 14 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.**

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.

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; (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;
- 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 BAC Home Loans Servicing, LP;
- Late charges may be assessed for delinquent payments received after: 08/16/2009;
- Funds may be deducted from your escrow account to pay taxes, insurance or other escrow items that become due.