



Home Loans

Home Equity Loan Servicing
PTX-B-HELOC-Payoff
7105 Corporate Drive
Plano, TX 75024-4100

PAYOFF DEMAND STATEMENT

Home Equity Line of Credit

**Statement Void After
January 22, 2010**

Statement Date
January 20, 2010

BAC Home Loans Servicing, LP
Loan No.: 37744196-9

Name & Property Address
Shane Erickson
2238 Foreland Drive
Houston, TX 77077

Houston Preforclosure
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*, TX 00000

Faxed to 1-713-827-3102

PAYOFF CALCULATION

Principal Balance as of 01/01/10	\$39,896.79
Interest Payable	6,540.14
Interest from 01/01/10 through 01/22/10	154.94
Total Amount Required to Release the Lien (As of January 22, 2010)	\$46,591.87

AMENDED DEMAND STATEMENTS ARE SENT AUTOMATICALLY IF THE TOTAL AMOUNT DUE INCREASES BEFORE JANUARY 22, 2010.

HOME EQUITY CHECKS AND HOME EQUITY LINE OF CREDIT VISA® ACCESS CARDS

This is a Payoff Demand Statement and is issued to customers who are intending to pay off their loan. If we receive sufficient funds to pay off your line of credit, we will close the account unless you contact our Customer Service Department at 1-800-669-5864 advising us otherwise. We strongly suggest that any remaining home equity checks or home equity line of credit Visa® access cards be destroyed, to avoid any unauthorized usage or confusion concerning the closing of this loan.

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: Shane Erickson
Loan Number: 37744196-9

Mail CERTIFIED funds to:
BAC Home Loans Servicing, LP
Attention: PTX-B-HELOC-Payoff
7105 Corporate Drive
Plano, TX 75024-4100

PLEASE DO NOT SEND CERTIFIED FUNDS TO THE WIRE 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.

Home Equity Line of Credit

Please call 1-800-669-5864 for updated payoff information within 24 hours of submitting funds.

See following page for important information

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