

**PAYOFF QUOTE**

Ref: T.S. No: **1103823-09**  
 Trustor: **HERNANDEZ, MARIA**  
 Beneficiary: **HOMEcomings FINANCIAL, LLC**

Loan No: **7436974315**

Property Address: **6519 S GENA LEE DRIVE  
 HOUSTON TX 77064**

REQUESTOR INFORMATION:

Name: **MARIA HERNANDEZ**  
 Address: **7941 KATY FREEWAY #159  
 HOUSTON, TX 77024**

Telephone No: **000-0009**  
 Fax No: **000-0000**

Interest in Property: **TRUSTOR**

The following is the amount necessary to pay this loan in full as of the date of the letter, subject to final verification by the note holder. Uncertified personal checks will not be accepted.

Quoted as of: **June 28, 2007**

**FIGURES CALCULATED THROUGH 07/20/2007**

Unpaid Principal Balance		<b>\$160,473.89</b>
Interest		<b>\$16,759.57</b>
Late Charges		<b>\$854.59</b>
Adv:ESCROW/IMPOUND FUNDS		<b>\$10,329.82</b>
Adv:SUSPENSE		<b>\$465.67-</b>
Adv:STMT FEE		<b>\$20.00</b>
Adv:RECORDING FEE		<b>\$16.00</b>
Adv:OTHER FEES/COSTS		<b>\$1,379.33</b>
<b>Foreclosure Fees &amp; Costs</b>		<b>\$1,019.81</b>
TRUSTEE FEE	<b>\$550.00</b>	
TRUSTEE SALE GUARANTEE	<b>\$175.00</b>	
ENDORSEMENT CHARGE	<b>\$150.00</b>	
CERTIFIED/1ST CLASS MAIL	<b>\$40.81</b>	
NOS RECORDING	<b>\$8.00</b>	
SUBSTITUTION RECORDING	<b>\$21.00</b>	
POSTING NOS	<b>\$50.00</b>	
SALE/AUCTIONEER FEE	<b>\$25.00</b>	

**TOTAL DUE: \$190,387.34**

**FIGURES CALCULATED AS OF 06/28/2007**

Unpaid Principal Balance		<b>\$160,473.89</b>
Interest		<b>\$15,335.99</b>
Late Charges		<b>\$854.59</b>
Adv:ESCROW/IMPOUND FUNDS		<b>\$10,329.82</b>
Adv:SUSPENSE		<b>\$465.67-</b>
Adv:STMT FEE		<b>\$20.00</b>
Adv:RECORDING FEE		<b>\$16.00</b>
Adv:OTHER FEES/COSTS		<b>\$1,379.33</b>
<b>Foreclosure Fees &amp; Costs</b>		<b>\$1,019.81</b>
TRUSTEE FEE	<b>\$550.00</b>	

TRUSTEE SALE GUARANTEE	\$175.00
ENDORSEMENT CHARGE	\$150.00
CERTIFIED/1ST CLASS MAIL	\$40.81
NOS RECORDING	\$8.00
SUBSTITUTION RECORDING	\$21.00
POSTING NOS	\$50.00
SALE/AUCTIONEER FEE	\$25.00

TOTAL DUE: \$188,963.76

Because of interest, late charges and other charges that may vary from day to day, **the amount due on the day you pay may be greater.** For that reason, if you pay the amount shown above, an adjustment may be necessary after we receive your check. In such an event we will inform you before depositing the check for collection.

Daily interest accrues at the amount of **\$64.7088**

The authorization contained herein will terminate on **July 20, 2007** if not terminated sooner by this office.

**PLEASE CALL AND VERIFY THE CORRECT AMOUNT PRIOR TO REMITTANCE.**

Remittance Instructions:

Payment should be made in the form of a cashier's check made payable to:

**CAL-WESTERN RECONVEYANCE CORPORATION  
525 EAST MAIN STREET  
P.O. BOX 22004  
EL CAJON CA 92022-9004  
(619)590-9200**

If sending by overnight mail, please **DO NOT USE PO BOX.**

Special Instructions: \_\_\_\_\_

06/22/07 13:58:08

### NOTICE OF SUBSTITUTE TRUSTEE'S SALE

TS No. 1103823-09  
Loan No. XXXXXX4315

Date: June 13, 2007

County where Real Property is Located: HARRIS, Texas

ORIGINAL MORTGAGOR:  
MARIA HERNANDEZ, A SINGLE WOMAN

ORIGINAL MORTGAGEE:  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

CURRENT MORTGAGEE:  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

% HOMECOMINGS FINANCIAL, LLC  
2711 NORTH HASKELL SUITE 900  
DALLAS, TX 75204

MORTGAGE SERVICER:  
HOMECOMINGS FINANCIAL, LLC

DEED OF TRUST DATED October 10, 2003, RECORDING INFORMATION - RECORDING NUMBER: 100307535,  
VOLUME: XX, PAGE: XX, DATE: October 20, 2003

SUBJECT REAL PROPERTY (LEGAL DESCRIPTION):  
LOT SIXTEEN (16), IN BLOCK (2) OF SILVER OAK TRAILS, SECTION ONE (1), A SUBDIVISION IN HARRIS  
COUNTY, TEXAS, ACCORDING TO THE MAP OR PLAT THEREOF RECORDED UNDER FILM CODE NO. 530277  
OF THE MAP RECORDS OF HARRIS COUNTY TEXAS.

DATE: August 07, 2007 TIME: 10:00am  
PLACE: IN THE AREA NORTHWEST OF THE STAIRWELL RAILING, ON THE FIRST  
FLOOR OF THE FAMILY LAW CENTER, 1115 CONGRESS, HOUSTON, TX  
HOUSTON, TEXAS

Or as designated by the Commissioners Court, pursuant to Section 51.002 of the Texas Property Code as the place where the  
foreclosure sales are to take place.

NOTICE IS HEREBY GIVEN that the Substitute Trustee will sell the property by public auction to the highest bidder for  
cash at the place and date specified. The sale will begin at the earliest time stated above or within three (3) hours after that  
time.

HOMECOMINGS FINANCIAL, LLC is acting as the Mortgage Servicer for MORTGAGE ELECTRONIC  
REGISTRATION SYSTEMS, INC. who is the Mortgagee of the Note and Deed of Trust associated with the above  
referenced loan. HOMECOMINGS FINANCIAL, LLC, as Mortgage Servicer, is representing the Mortgagee, whose address  
is: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

c/o HOMECOMINGS FINANCIAL, LLC  
ASSET RESOLUTION DIVISION  
9350 WAXIE WAY  
SAN DIEGO CA 92123