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INVESTMENT & LOANResidential Loan Servicing Center
P.O. Box 19030
San Bernardino, CA 92423-9030
Tel. No. (877)537-3666
Fax No. (714) 433-8727**PAYOFF STATEMENT GOOD THROUGH 11/12/2007**

Date: 11/12/2007

Send to:

Fax#:7138273102

HAWKINS, TAMMY

12002 MIRAMAR SHORES DR

HOUSTON, TX 77065

Figures as of:

11/12/2007

Loan Is Due For::

5/1/2007

Current Interest Rate:

7.550%

Per Diem Interest Amount as of 11/12/2007:

\$43.90

PAYOFF BREAKDOWN:

Current Principal Balance	\$209,301.31
Interest Due as of 11/12/2007	\$9,720.95
Assessed Unpaid Late Fees	\$1,732.39
NSF Fees	\$25.00
*Prepayment Penalty	\$6,294.48
Foreclosure Attorney Cost	\$352.91
Appraisal/BPO	\$558.10
Property Preservation	\$47.01
Recording Fee	\$16.00
Release Cost	\$9.25
Foreclosure Attorney Fees	\$550.00
Total Payoff Amount as of 11/12/2007	\$228,607.40

*** Prepayment penalties are subject to change, based on the terms of the Note.****INSTRUCTIONS TO ESCROW:**

1. A late fee in the amount of \$ 89.71 may be added after the 16th of the month.
2. Funds MUST be sent via wire transfer, cashiers check, or title checks only.

Wiring Instructions:

Fremont Investment & Loan
ABA #3222-8644-7
Credit: HAWKINS, TAMMY
Loan #: 5000161325
Attention: Payoff Department/RLSC

Mail or Overnight Instructions:

Fremont Investment & Loan
3110 E Guasti Road, Ste 500
Ontario, CA 91761
Attention: Payoff Department/RLSC

To avoid any additional interest charges, funds MUST be received no later than 12:00 PM, PST.

Fremont Investment & Loan is attempting to collect a debt and any information obtained will be used for that purpose. If you received a discharge in bankruptcy, Fremont shall only exercise its rights against the property and shall not attempt to collect the debt from you personally. Fremont may report information about your account to credit bureaus. Late payments, missed payments