

BRYANT, RICHARD  
Loan No.: 2769768  
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September 04, 2008

Property Address  
7311 CREEK CREST DR  
HOUSTON, TX 77095-3315

**THIS PAYOFF STATEMENT IS SUBJECT TO FINAL VERIFICATION**

Next Due Date of Monthly Payment:	November 01, 2007
Interest Rate:	9.89063%
Current Principal Balance:	\$138,793.21
Unpaid Interest to September 15, 2008:	11,724.52
Escrow Overdraft:	17,094.47
Interest Arrearage:	0.00
Escrow Arrearage:	0.00
Unpaid Open Charges Through September 04, 2008:	
Escrow Advance Interest:	1,108.10
Late Charges:	327.42
Property Inspections:	154.50
Valuations:	422.00
Estimated Additional Charges Through September 15, 2008:	
Legal/Attorney:	1,571.32
Property Inspections:	11.00
Prepayment Charge:	0.00
Less Suspense:	-526.76
Pending Expense Credit:	0.00
Total Amount Secured by the Mortgage or Deed of Trust:	\$170,679.78
Recording Cost to Release Documents:	16.00
Total Estimated Payoff amount Due as of September 15, 2008	\$170,695.78

This payoff statement expires on September 15, 2008

If you have any questions, please contact us at our toll-free number below.

Sincerely,

Customer Service  
888.502.0100

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YOU SHOULD CONSIDER THIS LETTER AS COMING FROM A DEBT COLLECTOR AS WE SOMETIMES ACT AS A DEBT COLLECTOR. ANY INFORMATION PROVIDED BY YOU WILL BE USED TO COLLECT THIS DEBT. HOWEVER, IF YOU ARE IN BANKRUPTCY OR RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT, THIS LETTER IS NOT AN ATTEMPT TO COLLECT THE DEBT, BUT NOTICE OF POSSIBLE ENFORCEMENT OF OUR LIEN AGAINST THE COLLATERAL PROPERTY. **COLORADO:** FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE <http://www.ago.state.co.us/cade/cadomain.cfm>. **NEW YORK CITY:** License 1032551. **NORTH CAROLINA:** Permit 3840. **TENNESSEE:** This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance. Wilshire Credit Corporation is licensed to do business at 14523 S.W. Millikan Way, Beaverton, OR. Wilshire's office hours are Monday - Friday 6:00 am to 5:00 pm Pacific time, holidays excluded.

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BRYANT, RICHARD  
Loan No.: 2769807  
Page 3  
September 04, 2008

Property Address  
7311 CREEK CREST DR  
HOUSTON, TX 77095-3315

**THIS PAYOFF STATEMENT IS SUBJECT TO FINAL VERIFICATION**

Next Due Date of Monthly Payment:	February 01, 2008
Interest Rate:	9.99000%
Current Principal Balance:	\$34,694.53
Unpaid Interest to September 15, 2008:	2,449.93
Escrow Overdraft:	0.00
Interest Arrearage:	0.00
Escrow Arrearage:	0.00
Unpaid Open Charges Through September 04, 2008:	
Late Charges:	138.06
Prepayment Charge:	1,383.34
Less Suspense:	0.00
Pending Expense Credit:	0.00
Total Amount Secured by the Mortgage or Deed of Trust:	\$38,665.86
Recording Cost to Release Documents:	16.00
Total Estimated Payoff amount Due as of September 15, 2008	\$38,681.86

This payoff statement expires on September 15, 2008

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