

**Brice, Vander Linden & Wernick, P.C.** Attorneys and Counselors9441 LBJ Freeway, Suite 250  
Dallas, Texas 75243  
Office (972) 643-6600

July 30, 2009

LEGAL PRECEDENT IS NOT CLEAR AS TO WHETHER THE SENDING OF THIS LETTER MAKES US A DEBT COLLECTOR. TO THE EXTENT IT DOES, WE ARE PLEASED TO ADVISE YOU THAT THIS IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. HOWEVER, IF YOU ARE IN BANKRUPTCY OR HAVE BEEN DISCHARGED IN BANKRUPTCY, THIS LETTER IS PROVIDED FOR INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS AN ATTEMPT TO COLLECT A DEBT OR AS AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY PORTION OF THE DEBT FROM YOU PERSONALLY.

Santos Chavez  
13914 Prospect Point Dr.  
Cypress, TX 77429

Re: 13914 PROSPECT POINT DRIVE, CYPRESS, TX 77429  
Loan No.: 0697253011  
Scheduled Sale Date: 09/01/2009  
Our File No.: 9469-0878  
Our Case No.: NT-0697253011-FC

**LOAN PAYOFF INQUIRY RESPONSE**

In response to your recent inquiry, we are pleased to provide the attached payoff information from your lender. We encourage you to read it carefully. The following brief summary is provided as an aid but not an alternative to your reading of the attached.

Payoff Amount: \$270,466.93  
Good Through Date: 08/20/2009  
Receipt Deadline: 10:00 A.M. (Central) on 09/01/2009, or the good through date above, whichever is earlier.  
Certified Funds Payable To: Washington Mutual Bank, F. A.  
Deliver Payment To: ATTN: FRCL Inquiry Unit  
Brice, Vander Linden & Wernick, P.C.  
9441 LBJ Freeway, Suite 250  
Dallas, Texas 75243

Foreclosure processing will continue and will not be stopped unless the payoff amount is received in our office before the receipt deadline. If the payoff amount is not received by the receipt deadline and the good through date expires before the scheduled sale date, you must submit a request for an updated payoff amount.

The payoff amount reported in the attached may not include amounts incurred or accrued but not currently appearing in your lender's records. Your timely tendering of the payoff amount will stop the current foreclosure processing; however, you will have to arrange for the timely payment of any additional amounts incurred or accrued or your loan may be returned to foreclosure processing.

The foreclosure fees and costs reported in the attached may include both fees and costs already incurred and fees and costs projected to be incurred on or before the good through date. Upon receipt of your timely payment, we will determine the actual fees and costs due to us at that time, invoice that amount to our client, and report the difference, if any, to your lender for further handling.

Should you have any questions concerning the attached information, please do not hesitate to contact us at 972/643-6600.

Very truly yours,

Brice, Vander Linden & Wernick, P.C.



Selim Taberzadeh

Attachment

9469-0878

Based on the below information, it is the firms responsibility to add in all appropriate additional items or to make any necessary adjustments to the Payoff figures.

Prior to submitting a Foreclosure Payoff Letter, firms must review the Fees & Costs Module in LPS Desktop for any completed outstanding fees. If permitted, these outstanding fees (Property Preservation, BK/FC Fees, ect.) must be included in the Payoff amount.

A copy of your completed quote on the client's approved payoff letter must be uploaded into Document Management.

RE: Loan Number: 0697253011  
 Borrower: SANTOS CHAVEZ  
 Property Address: 13914 PROSPECT POINT  
 CYPRESS, TX 77429  
 Quote Type: Payoff Quote  
 Good Through: 8/20/2009  
 Loan Type: Conventional Uninsured  
 Foreclosure Sale Date 12:00:00 AM  
 Occupancy Status: Vacant  
 Current Due Date: 3/1/2008

Current Total Unpaid Principal Balance	\$ 217,658.07
Interest from: 02/01/08 To: 8/20/2009	\$ 28,624.97
MIP/PMI Premium	\$ 0.00
Escrow Advance Balance	\$ 19,532.30
Suspense Balance	\$ 0.00
Total - Fees	\$ 16.00
Accumulated Late Charges	\$ 1,718.74
Accumulated NSF Fees	\$ 0.00
Other Fees Due	\$ 136.55
Property Inspections	\$ 0.00
Appraisal Charges	\$ 0.00
Property Preservation	\$
Corporate Advance Balance	\$ 1,995.62

Pending Escrow Disbursements

Hazard Insurance	Due:	\$ 0.00
Taxes	Due:	\$ 0.00

Total Amounts Due \$ 269,682.25

Per Diem 45.02

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 269,682.25 +  
 784.68 +  
 270,466.93 \*