



January 19, 2010

Louise La
6341 KLAMATH DR
WESTMINSTER, CA 92683

Loan No: 200038997
Property Address: 1530 1534 Woodland Ave.
Des Moines, IA 50309

Dear Customer:

You are hereby notified that this letter is an attempt to collect a debt. All information obtained will be used for that purpose.

Bayview Loan Servicing ("Bayview") has approved a release on the above-referenced loan (the "Loan") in the amount of \$188,395.50 which is good through January 31, 2010. In addition, any costs or expenses that become due before the discount payoff funds are received by Bayview must be paid in order to release the Lien. Bayview will also retain any funds that may be held in suspense and escrow accounts. Again, this discount payoff offer is valid **only if funds are received** on or before January 31, 2010 and the borrowers sign a copy of this letter at the bottom of the next page under "Acknowledged and Accepted" and return it to my attention on or before January 31, 2010.

If a foreclosure sale has been scheduled, funds must be received 48 hours previous to the foreclosure sale or by the required date indicated above, whichever is sooner.

Upon receipt by Bayview of the discount payoff amount of \$188,395.50 and a signed copy of this letter by you, Bayview will execute a release and discharge of the Deed of Trust/Mortgage securing the property located at 1530 1534 Woodland Ave. Des Moines, IA 50309. No legal action will be halted until funds are received on or before the required date.

As consideration for this discount payoff offer and as a condition to Borrower's acceptance of this discount payoff, Borrower, for himself or herself and his or her heirs, personal representatives, successors, and assigns, hereby jointly, severally, knowingly and voluntarily releases, discharges, covenants not to sue, Bayview Loan Servicing and its predecessors, successors, and assigns, representatives, agents, affiliates, parents, subsidiaries, officers, employees, directors and shareholders (collectively the "Released Parties") from any and all claims, demands, liabilities, defenses, set-offs, counterclaims, actions, or causes of action of whatsoever kind or nature, whether known or unknown, whether legal or equitable, which he or she has, or may assert in the future against Bayview Loan Servicing and the Released parties directly or indirectly, or in any manner, directly or indirectly, to the Property or Loan. Borrower hereby further acknowledges and agrees that, to the extent that any such claims exist, the value to the Borrower of the discount payoff off by Bayview Loan Servicing contained in this letter substantially and materially exceeds any and all value of any kind or nature whatsoever of any such claims.

Nothing in this letter shall be construed to prejudice, waive, modify or alter any Bayview

Loan Servicing rights or remedies in law or in equity in collecting the entire amount due on the Loan Servicing or be construed to waive any defense of Bayview Loan Servicing.

PAYMENT INSTRUCTIONS

Overnight Mail

Bayview Loan Servicing
Att: Rene Lopez
Phone: (877) 488-1365
4425 Ponce De Leon
5th Floor
Miami, FL 33146
RE: Loan Number 200038997

Wire Instructions

Bayview Loan Servicing, LLC
ABA Number: 021000021
JP Morgan Chase New York, NY
Account# 687018614
RE: Loan Number 200038997
Borrower Name: Louise La

PLEASE ASSURE THAT FUNDS ARE RECEIVED BY BAYVIEW LOAN SERVICING BY THE REQUIRED DATE INDICATED ABOVE.

Sincerely,

Rene Lopez
(877) 488-1365

Borrower

By: Louise La _____ Date: _____