

**Home Loans**

Payoff Department, Mail Stop TX2-977-01-17
5401 N. Beach St.
Ft. Worth, TX 76137-2733

Automated Payoff
Faxed Demand
XX
xx 99999

PAYOFF DEMAND STATEMENT

**Statement Void After
August 14, 2009**

Statement Date
August 1, 2009

BAC Home Loans Servicing, LP
Loan No.: 150594861-0

Name & Property Address:
Jongok S & Michael S Clark
15630 Four Season Drive
Houston, TX 77084

Faxed to: 1-713-827-3102

(C-JMPAYOPT)

PAYOFF	Principal Balance as of 05/01/2009	\$104,536.53
CALCULATION	Interest from 05/01/2009 to 08/14/2009	1,408.91
	County Recording Fee	16.00
	Uncollected Late Charges	49.32
	Prepayment Penalty	1,866.07
Total Amount Required to Release Lien (As of August 14, 2009)		\$107,876.83
	Expedited Payoff Service Fee	30.00
Total Amount Due		\$107,906.83

AMENDED DEMAND STATEMENTS ARE SENT AUTOMATICALLY IF THE TOTAL AMOUNT DUE INCREASES BEFORE AUGUST 14, 2009.

ADJUSTABLE RATE MORTGAGE PREPAYMENT INFORMATION

If your loan has an adjustable interest rate, the amount of the prepayment penalty may increase or decrease based on a change in the interest rate. The prepayment penalty amount set forth above is the amount that is owed as of August 1, 2009. If your interest rate is scheduled to adjust during the period between the statement date and statement void date set forth above, please call 1-800-669-5833 within 48 hours prior to submitting payoff funds to verify the prepayment penalty amount.

INTEREST CALCULATIONS

For all full month payment periods, interest is calculated on a monthly basis. Accordingly, interest for all full months, including February, is calculated as 30/360 of annual interest, irrespective of the actual number of days in the month. For partial months, interest is calculated daily on the basis of a 365 day year.

Adjustable rate mortgage loans may have more than one interest rate in effect during the period in which this demand statement applies. Amended demand statements are sent automatically if the total amount due increases before August 14, 2009.

Daily Interest ¹	From	To	Interest rate
12.8880	08/01/2009	08/14/2009	4.5000

¹Daily Interest = Principal Balance x Interest Rate ÷ 365

PAYOFF INSTRUCTIONS

Payoff funds must be made payable to **BAC Home Loans Servicing, LP** and will be accepted by **WIRE** or **CERTIFIED FUNDS ONLY**. They **MUST** reference the **BAC Home Loans Servicing, LP** loan number, **property address** and **borrower's name** in the OBI (Originator Beneficiary Information) field of the wire transfer or on the face of the check and must be sent per the instructions below. Failure to do so may cause delays resulting in additional interest due or the return of the funds to the remitter. Funds received after 3:00 p.m. Central Time may be posted the following business day.

Wire Funds to:
Beneficiary Bank: Bank of America
ABA Routing #: 0260-0959-3
Beneficiary Acct Name: MRC
MRC Account #12356-19173
Reference: Jongok S & Michael S Clark
Loan Number: 150594861-0

Mail CERTIFIED Funds to:
BAC Home Loans Servicing, LP
Attention: Payoff Department, Mail Stop TX2-977-01-17
5401 N. Beach St.
Ft. Worth, TX 76137-2733

PLEASE DO NOT SEND CERTIFIED FUNDS TO THE WIRE FUNDS INSTRUCTIONS ABOVE AS CERTIFIED FUNDS MUST BE PROCESSED IN OUR PAYOFF DEPARTMENT.

This communication is from BAC Home Loans Servicing, LP, a subsidiary of Bank of America, N.A.

Please call 1-800-669-5833 for updated payoff information within 24 hours of submitting funds.

See following page for important information.

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