

Bank of America

Home Loans

Payoff Department, Mail Stop TX2-981-03-13
7105 Corporate Drive
Plano, TX 75024-4100

Automated Payoff
Faxed Demand
XX
XX 99999

PAYOFF DEMAND STATEMENT

**Statement Void After
September 22, 2010**

Statement Date
September 8, 2010

BAC Home Loans Servicing, LP
Loan No.: 114333617-8

Name & Property Address:
Jonathan A Crosby
18503 Regatta Road
Humble, TX 77346

Faxed to: 1-713-827-3102

This loan is in Foreclosure.

The expiration of this demand is the sooner of the above Void After date or the foreclosure sale date
(CONV)

PAYOFF CALCULATION	Principal Balance as of 09/01/2009	\$215,811.79
	Interest from 09/01/2009 to 09/22/2010	13,739.52
	County Recording Fee	16.00
	Uncollected Late Charges	342.60
	Fees Due	1,026.95
	Additional Fees and Costs	135.95
	Escrow Balance Due	3,577.20
Total Amount Required to Release Lien (As of September 22, 2010)		\$234,650.01

AMENDED DEMAND STATEMENTS ARE SENT AUTOMATICALLY IF THE TOTAL AMOUNT DUE INCREASES BEFORE SEPTEMBER 22, 2010.

To provide you with the convenience of an extended 'Statement Void After' date, the Total Amount Due may include estimated fees, costs, additional payments and/or escrow disbursements that will become due prior to the 'Statement Void After' date, but which are not yet due as of the date this Payoff Statement is issued. You will receive a refund if you pay the Total Amount Due and those anticipated fees, expenses, or payments have not been incurred.

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 September 22, 2010.

Daily Interest ¹	From	To	Interest rate
35.5941	09/01/2010	09/22/2010	6.0200

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 4:00 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: Jonathan A Crosby
Loan Number: 114333617-8

Mail CERTIFIED Funds to:
BAC Home Loans Servicing, LP
Attention: Payoff Department, Mail Stop TX2-981-03-13
7105 Corporate Drive
Plano, TX 75024-4100

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, the Bank of America company that services your home loan.

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

See following page for important information.

S310L1 11944 03/30/2010

BAC Home Loans Servicing, LP
Loan No: 114333617-8

Statement Date:
September 8, 2010

Statement Void After:
September 22, 2010

The following escrow items may be disbursed prior to our receipt of payoff funds:

ESCROW ACCOUNT INFORMATION	Escrow Item	Last Pmt Date	Last Pmt Amt	Next Due Date
	Special Tax	12/31/2009	901.56	12/01/2010
	School Tax	12/16/2009	2,886.48	12/01/2010
	County Tax	12/24/2009	1,426.60	12/01/2010
	Hzd:Lender Placed Insurance	12/15/2009	955.00	12/11/2010

IMPORTANT INSTRUCTIONS ON PAYMENT OF SHORTAGE

If the payoff amount actually received by BAC Home Loans Servicing, LP to pay off your loan is insufficient to pay the amount due as described in this statement, we may treat your payment as an instruction to deduct the shortage from any refund you would receive of monies from your escrow account. We will not do this, however, if (i) the shortage is greater than \$2,000.00, or (ii) you have instructed us not to do so. You may contact our Customer Service Department for this purpose at 1-800-669-6607.

PAYOFF OVERAGES

If BAC Home Loans Servicing, LP receives funds greater than the amount required to pay off your loan, we will automatically process the overage within 14 days after payoff and return the excess amount to you. If an address change is being submitted on behalf of the borrower, the form **MUST** be signed by the borrower for the address change to take effect.

BANKRUPTCY DISCHARGE

If you have received a discharge of this debt in a bankruptcy, you have no personal obligation to repay this debt. However, the lender may still foreclose on your property if the debt is not paid as required by the loan documents. This payoff statement is provided at your request and for your convenience. This is not an attempt to collect a debt that has been discharged, nor a demand for payment.

ADDITIONAL INFORMATION

The payoff amount indicated in this statement is subject to change for various reasons, including but not limited to the following:

- We may not have posted a recently submitted payment; (Please **DO NOT** place a stop payment on any check.)
- A fee may be assessed if a payment is returned unpaid by your financial institution for any reason;
- Additional or anticipated fees and costs may be incurred relating to collection, foreclosure, bankruptcy, or other defaults on your loan;
- Adjustments may be required to reflect disbursements made by, or payments owed to, your prior lender if the servicing of your loan was transferred to BAC Home Loans Servicing, LP;
- Late charges may be assessed for delinquent payments received after: 09/16/2010;
- Funds may be deducted from your escrow account to pay taxes, insurance or other escrow items that become due.