

**BARRETT DAFFIN FRAPPIER**  
**TURNER & ENGEL, L.L.P.**  
A PARTNERSHIP INCLUDING  
PROFESSIONAL CORPORATIONS

ATTORNEYS AND COUNSELORS AT LAW

15000 SURVEYOR BOULEVARD  
SUITE 100  
ADDISON, TX 75001  
TELEPHONE: (972) 419-1163  
TELECOPIER: (972) 386-7673

March 11, 2010

HOUSTON PRE FORECLOSURE  
JULIE NGUYEN VIRH TRONG

RE: Loan No: 13338520  
Borrower: DIRK PIERSMA  
Property Address: 19930 SKY HOLLOW LANE  
KATY, TX 77450  
BDFTE File No.: 20090195401816

Dear JULIE NGUYEN VIRH TRONG:

**PLEASE BE ADVISED THAT THIS FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT THE ABOVE-REFERENCED DEBT. ANY INFORMATION OBTAINED FROM YOU WILL BE USED FOR THAT PURPOSE.**

Enclosed please find a payoff quote good through March 15, 2010. Please be advised our office must receive the payoff funds by 5:00 p.m. CST on **March 15, 2010**. If you would like to pay off the loan, please contact our Homeowners Assistance Department at (972) 419-1163 to make the necessary arrangements.

The payoff funds must be remitted in the form of cashier's checks or money orders made payable to LITTON LOAN SERVICING, L.P. for the total amount due indicated as the total amount due on the enclosed payoff quote. No personal checks will be accepted. Please include your loan number 13338520 and the BDFTE File number 20090195401816 on your remittance.

If you have any questions concerning the payoff instructions or quote, please contact our Homeowners Assistance Department at (972) 419-1163 for assistance.

Sincerely,

Homeowners Assistance Dept.

Enclosure

**BARRETT DAFFIN FRAPPIER TURNER & ENGEL, L.L.P.**

15000 Surveyor Boulevard, Suite 100  
Addison, TX 75001  
Telephone: (972) 419-1163 Fax: (972) 661-7711

**PAYOFF QUOTE**

20090195401816  
HOUSTON PRE FORECLOSURE

Date:	03/11/2010	Mortgage Company:	LITTON LOAN SERVICING, L.P.
To:	JULIE NGUYEN VIRH TRONG	Mortgagor:	DIRK PIERSMA
Phone:		Loan Number:	13338520
Fax:		File Number:	20090195401816
From:	Homeowners Assistance Dept.	Sale Date:	

**OUR FIRM IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.**

Please be advised our office must receive the payoff funds by 5:00 p.m. CST on **March 15, 2010**.

The total amount due listed below should be remitted to the above address in one check made payable to LITTON LOAN SERVICING, L.P.. All funds must be in the form of a cashier's check or money order. No personal check.

<b>Unpaid Principal Balance</b>	= \$	<b>265,295.47</b>
<b>Late Charges - 1 Payment(s) AT \$156.98</b>	= \$	<b>156.98</b>
<b>Interest Due</b>	= \$	<b>26,933.51</b>
<b>Other Debit Charge - Release Fee / 1 Payment(s) AT \$100.00</b>	= \$	<b>100.00</b>
<b>Other Debit Charge - Quote Fee / 1 Payment(s) AT \$15.00</b>	= \$	<b>15.00</b>
<b>Appraisal/BPO</b>	= \$	<b>-</b>
<b>MIP/PMI Insurance</b>	= \$	<b>-</b>
<b>Escrow/Impound Balance (+/-)</b>	= \$	<b>8,412.41</b>
<b>Suspense</b>	= \$	<b>-</b>
<b>NSF Charges</b>	= \$	<b>-</b>
<b>Corporate Advance</b>	= \$	<b>2,604.93</b>
<b>Previous Foreclosure or Bankruptcy Fees</b>	= \$	<b>-</b>
<b>Amount Due</b>	= \$	<b>303,518.30</b>
<b>Attorney Fees</b>	= \$	<b>52.50</b>
<b>Total Amount Due LITTON LOAN SERVICING, L.P.</b>	= \$	<b><u>303,570.80</u></b>
<b>Per Diem</b>	= \$	<b>-</b>

**The above figures were provided by our client and are subject to final verification. Our client reserves the right to collect additional amounts as necessary to complete the payoff.**