



WACHOVIA

2111 Avebury Ct  
Katy, TX 77450

September 11, 2009  
Loan No.: 0019726298  
Borrower: Roseline Edem-Effiong

Attn: N/A  
Fax: (713)827-3102  
Esc/Ord No.: Roseline Edem-Effiong

Property: 2111 Avebury Court  
Katy TX 77450-1491  
Phone No.: (281)647-9821  
(281)795-2269

\*\*\*\*\* PAYOFF STATEMENT \*\*\*\*\*

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\*MAIL CERTIFIED FUNDS ONLY TO 4101 WISEMAN BOULEVARD, BLDG 203, SAN ANTONIO, TEXAS 78251. ATTN: PAYOFF DEPARTMENT, TX1363 OR WIRE FUNDS TO: WACHOVIA MORTGAGE ABA NO. 053000219, BENEFICIARY NO: 01131510715329, ATTN: PAYOFF DEPARTMENT, 4101 WISEMAN BLVD., BLDG. 203, SAN ANTONIO TX 78251-4201. INCLUDE THE FOLLOWING INFORMATION: CREDIT LOAN: 0019726298, PROPERTY ADDRESS: 2111 Avebury Court, Katy TX 77450.  
\*LOANS WITH AUTOMATIC DRAFTING FEATURE (EFTS) MUST BE CANCELLED AT LEAST SIX BUSINESS DAYS PRIOR TO THE NEXT PAYMENT DUE DATE (EXCEPT BIWEEKLY LOANS WHICH CANNOT BE CANCELLED UNTIL THE LOAN IS PAID IN FULL). ALL EXCESS FUNDS RECEIVED DUE TO OVERPAYMENT, INCLUDING BIWEEKLY DRAFTS, WILL BE REFUNDED WITHIN 30 BUSINESS DAYS.  
\*THIS STATEMENT SUPERCEDES ALL PRIOR PAYOFF STATEMENTS ISSUED BY WACHOVIA  
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THIS STATEMENT IS VOID AFTER September 25, 2009  
FOR AN UPDATE AFTER THE VOID DATE OR FOR QUESTIONS REGARDING THIS  
PAYOFF STATEMENT, PLEASE CALL 800-642-0257.

547,826.53	Principal Balance			
		FROM	THRU	RATE
		11/19/07	02/22/09	7.15000
		02/23/09	03/22/09	7.08000
		03/23/09	05/17/09	6.99000
		05/18/09	06/14/09	6.94000
		06/15/09	07/26/09	6.90000
		07/27/09	08/23/09	6.82000
		08/24/09	09/25/09	6.61000
				INTEREST
				53,133.43
				3,034.27
				5,995.45
				2,978.12
				4,443.48
				2,928.96
				4,764.16
75,858.89	Interest (PER DIEM 101.35)			
1,751.41	Corporate Advance Balance			
55,822.41	Escrow Advance Balance			
35.05	Foreclosure Fee			
16.00	Recording Fee			
681,310.29	TOTAL required to pay loan in full			
150.00	Inspection Fee			
681,460.29	TOTAL TO PAY LOAN AND RELATED WACHOVIA MORTGAGE CHAR			



**WACHOVIA**

- \*The total interest due includes all interest periods; however, due to space limitations, all months may not be itemized.
- \*Please be advised that any prepayment fee waiver request must be received, in writing only, and authorized by a Wachovia Loan Service representative.
- \*Issuance of this statement does not suspend the contract requirement to make mortgage payments when due. The next loan payment is due 12-03-07. If payments are not made within 15 days after this date, add an additional late charge of \$ 74.31.
- \*Total interest WILL BE CHARGED at a per diem rate and the payoff will not be complete, nor will a reconveyance be issued, until the TOTAL required to pay loan in full has been received.
- \*Escrow balance as of today's date is \$.00, which is subject to change. All escrow refunds will be issued to the borrower ten (10) business days after the payoff date. DO NOT NET FROM PAYOFF.
- \*This is an Adjustable Rate Mortgage (ARM) and has periodic rate changes which may increase or decrease the per diem rate and, therefore, the amount of interest due at payoff.
- \*Full Reconveyance, Release, Discharge or Satisfaction of Mortgage (as determined by state) will be forwarded to the appropriate recorder's office for recording in accordance with the time frames required in the applicable State Law ONLY when the TOTAL required to pay loan in full has been received, the borrower has fully complied with this statement and ALL checks or other instruments submitted for payment of any prior amounts due on the loan have cleared.
- \*NOTICE REQUIRED BY FEDERAL LAW: Please be advised that Wachovia Mortgage may be attempting to collect a debt. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, Wachovia Mortgage is only exercising its rights against the property and is not attempting to hold you personally liable on the Note.

-----BORROWER'S FORWARDING ADDRESS-----

PLEASE HAVE THE BORROWER COMPLETE AND SIGN THE FOLLOWING FORM AND INCLUDE IT WITH YOUR PAYOFF FUNDS. THANK YOU.

Loan No.: 0019726298

(Please Print)

NAME: \_\_\_\_\_  
 STREET, CITY, STATE, ZIP: \_\_\_\_\_  
 BORROWER'S SIGNATURE: \_\_\_\_\_

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