



www.ahmsi3.com

Statement Date : 04/14/2010	Loan Number : 0021716915
To : 713-827-3102	Borrower : JOHN CASTRO
JULIE NGUYEN	ROSIE CASTRO
HOUSTON	
PREFORECLOSURE	
	Prop : 2113 COMAL SPRINGS DR DEER PARK TX 77536

Payoff Statement

Unpaid Principal Balance :	\$	209,056.27
Total Interest Due :	\$	13,954.50
Recon Fee :	\$	30.00
Recording Fee :	\$	20.00
Processing Fee :	\$	30.00
Interest on Secured Advance :	\$	18.23
Accumulated Late Charges :	\$	1,645.13
Accumulated NSF Charges :	\$	25.00
Suspense Balance :	\$	-1,080.10
Escrow Advance :	\$	23,209.76
Foreclosure Attorney Fees 04/30/2010 :	\$	540.00
Foreclosure Costs 04/30/2010 :	\$	520.39
Property Inspections 04/30/2010 :	\$	19.20
Property Valuations 04/30/2010 :	\$	600.00
Loss Mitigation Expense 04/30/2010 :	\$	7.00
Past Processing Fee :	\$	30.00
	=====	
<b>Total</b>	<b>\$</b>	<b>248,625.38</b>

Payoff quote expiration date : Close of Business 04/30/10 Additional fees may become due if you do not make the current payment due by the late charge date.

We reserve the right to correct any portion of this statement at any time. The figures provided are based upon information available at the time of issuance. Additionally, balances are subject to change as a result of any transactions that occur after the above-written statement date and prior to the application of payoff funds. Accordingly, if AHMSI has received payment on this account within the prior thirty (30) days and applied those funds to the account for the issuance of this payoff quote and if, for any reason, those funds are reversed including, but not limited to, checks being returned unpaid due to insufficient funds or a stop payment, or if disbursements are made in the interim for taxes and/or insurance, this payoff quote becomes invalid and a new payoff quote must be obtained from AHMSI to reflect the correct amount due and owing. Subsequent quotes will reflect the full amount due at the time of the updated request.

All monthly interest calculations must be made using a 30-day month and 360-day year. Interest calculations for less than one month must be based on actual days and a 365-day year. Interest must be remitted THROUGH the date funds are received by AHMSI.

PAYOFF REMITTANCE INFORMATION

In order to provide prompt credit of the Payoff Remittance, AHMSI requires that payoff funds are sent in the form of a wire transaction. The wire must be sent in the following manner:

Benefit of American Home Mortgage Servicing, Inc.

Account No. 099-0526

Mellon Bank

Pittsburgh, PA

ABA No. 043-000-261

You must list your full name and loan number in the wire information. Anything received after 2:30 pm CST will be credited to your account the next business day. AHMSI does not accept personal checks.

Upon receipt of the payoff remittance, AHMSI will verify all amounts due and in the event that the payoff funds received are less than the total amount necessary to satisfy the loan, AHMSI will attempt to notify the sender by telephone to discuss the resolution for the shortage amount. If we are unable to reach the customer and resolve the issue, the funds will be returned with a corrected payoff statement and interest will continue to accrue on the loan.

Any refunds, overpaid amounts and/or remaining escrow funds may be used to offset any unpaid expenses remaining after payoff. After any such offset the remaining escrow funds will be remitted to the borrower of record, contingent upon clearance of all funds remitted. Within 30 calendar days you must provide an address to which the refund, if any, should be sent.

All payoffs made pursuant to a payoff statement expiring on a Saturday, Sunday or federal holiday must be received on the business day immediately preceding the expiration date in order to be credited timely. Delivery of funds on a non-business day will not be accepted and may cause a shortage in the payoff amount.

**IMPORTANT INFORMATION**

Next payment due : 09/01/09 Amount :\$3,270.31  
Payoff Interest Calculation - Per diem (Daily Interest) : \$50.98  
Late charges are assessed after :15 days from payment due date  
Late charge amount : \$102.45

Issuance of this payoff statement does not suspend the contractual requirement to make loan payments when due. If regular monthly payments are remitted via an AUTO-DRAFT, please be advised that a payment may draft prior to payoff.

Issuance of this payoff statement will not stop future escrow disbursements. Property taxes or insurance may be paid after this quote is issued. If such disbursements create escrow advances and change the amount due to satisfy the loan, they must be paid prior to the application of any payoff funds and satisfaction of the Mortgage/Deed of Trust. If, due to the Borrower's failure to provide proof of coverage, American Home Mortgage Servicing, Inc. has exercised its right to obtain a property insurance policy on Borrower's behalf, SUCH POLICY SHALL BE CANCELLED EFFECTIVE ON THE DATE THE LOAN IS PAID IN FULL.

Last hazard insurance payment date: 05/29/09 Amount: \$ 3,736.00  
Last tax payment date: 12/16/09 Amount: \$ 1,991.20

If you received a subsequent HomeSaver Advance (HSA) loan from Fannie Mae, please contact Dyck O'Neal, Inc. at 1-800-447-2481 x: 2306 or by email at HSA@dyckoneal.com to request your payoff amount for the HSA loan. A written payoff request may be submitted to the following address: Dyck O'Neal, Inc., ATT: HSA Coordinator, 15301 Spectrum Dr., Suite 450, Addison, TX 75001.

If the account is past due, please be advised that collection expenses and legal fees may be accruing, and will continue to do so until full payoff is received.

If you have any questions regarding this Payoff Statement, please contact a Customer Service Representative toll free at (877) 304-3100.