

**Home Loans**

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

Attn. Vin Trung  
X  
X  
X 99999

**PAYOFF DEMAND STATEMENT**

**Statement Void After  
November 30, 2009**

Statement Date  
November 12, 2009

**BAC Home Loans Servicing, LP**  
Loan No.: 176151057-5

**Name & Property Address:**

Hanan Reehani  
2601 Briarhurst Dr  
Houston, TX 77057

Escrow # X  
Faxed to: 1-713-827-3102

(C-2ND-BALN)

<b>PAYOFF</b>	Principal Balance as of 05/01/2009	\$60,875.85
<b>CALCULATION</b>	Interest from 05/01/2009 to 11/30/2009	3,262.90
	County Recording Fee	16.00
	Uncollected Late Charges	50.78
	Fees Due	60.00
	<b>Total Amount Required to Release Lien (As of November 30, 2009)</b>	<b>\$64,265.53</b>
	Expedited Payoff Service Fee	30.00
	<b>Total Amount Due</b>	<b>\$64,295.53</b>

*AMENDED DEMAND STATEMENTS ARE SENT AUTOMATICALLY IF THE TOTAL AMOUNT DUE INCREASES BEFORE NOVEMBER 30, 2009.*

**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 November 30, 2009.**

Daily Interest <sup>1</sup>	From	To	Interest rate
15.4274	11/01/2009	11/30/2009	9.2500

<sup>1</sup>Daily 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: Hanan Reehani  
Loan Number: 176151057-5

**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, 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.

S312L1 11409 10/06/2009