

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.: 872721438-2

Name & Property Address:
Robert Menendez
6002 Schuler St
Houston, TX 77007

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 05/01/2009		\$363,547.33
Interest from 05/01/2009 to 09/22/2010		28,442.63
County Recording Fee		16.00
Uncollected Late Charges		539.70
Fees Due		824.48
Additional Fees and Costs		532.72
Escrow Balance Due		7,163.87
Total Amount Required to Release Lien (As of September 22, 2010)		\$401,166.73
Expedited Payoff Service Fee		90.00
Total Amount Due		\$401,256.73

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
56.0261	09/01/2010	09/22/2010	5.6250

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: Robert Menendez
Loan Number: 872721438-2

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. BAC Home Loans Servicing, LP is required by law to inform you that this communication is from a debt collector. Please call 1-800-669-5833 for updated payoff information within 24 hours of submitting funds.

See following page for important information.

S310L1 11544 03/30/2010