

PAYOFF STATEMENT

First Franklin Loan Services
150 Allegheny Center Mall
Pittsburgh PA 15212

October 13, 2009

TO:
Vinh Truong
713-827-3102

Loan No: 1044877529
Loan Type: Conventional
Property Address:
6219 Locke Ln
Houston TX 77057

RE:
Hanan Reehani

6225 Locke Ln
Houston TX 77057

* ONLY CERTIFIED FUNDS WILL BE ACCEPTED FOR THE *
* PAYOFF SHOWN BELOW ON THE CAPTIONED MORTGAGE. *

This Payoff Statement expires on October 27, 2009. ✓
You may not rely on this Payoff Statement after its expiration.

This loan is due for the June 01, 2009 payment.

The current total unpaid Principal Balance is:	\$	56,118.56
Interest at 11.50000%		3,151.93
Unpaid Late Charges		224.20
Recoverable Advances		159.00
Sat/Conveyence Fee		20.00
Legal Fee		1,039.72

* * * * TOTAL AMOUNT TO PAY LOAN IN FULL * * * * \$ 60,713.41

Interest as calculated accrues at the rate of \$ 17.89 per Day.
After the expiration date, you must request a new Payoff Statement
for an updated total amount due.

These figures are subject to final verification by the Noteholder.
The payoff figure will change if additional payments are received or
reversed on the account, such as if any check/money order previously
received is rejected by the institution upon which it was drawn.

IF THIS ACCOUNT IS DELINQUENT, IS AN ADJUSTABLE RATE MORTGAGE, OR THE PAYOFF QUOTE HAS EXPIRED, YOU MUST REQUEST AN UPDATED PAYOFF AT LEAST FOUR DAYS PRIOR TO THE NEW CLOSING DATE OR BEFORE ISSUING THE PAYOFF CHECK. FIGURES MAY BE ADJUSTED IF CERTAIN FEES OR OTHER EXPENSES PERMITTED TO BE INCLUDED IN THE PAYOFF ARE INCURRED, OR IF THE INTEREST RATE ON THE ARM LOAN HAS CHANGED. IF THIS ACCOUNT INCLUDES ESCROW PAYMENT, THE ISSUANCE OF THIS STATEMENT DOES NOT STOP THE ADVANCEMENT OF ESCROW PAYMENTS.

IF THE PAYOFF CHECK IS NOT SUFFICIENT TO SATISFY THE LOAN OBLIGATION, THE CHECK ISSUER WILL BE NOTIFIED OF THE SHORTAGE. IF THE SHORTAGE IS NOT RECEIVED WITHIN 3 DAYS OF THE REQUEST, THE PAYOFF CHECK WILL BE RETURNED.

Issuance of this statement does not suspend the contractual requirement to make the mortgage payments when due. UNTIL THIS LOAN IS FULLY SATISFIED, THE MONTHLY PAYMENTS MUST BE MADE AS REQUIRED BY THE LOAN DOCUMENTS. Failure to do so could result in additional charges not included in this Payoff Statement, as well as the satisfaction instrument not being filed. A late charge of \$ 56.05 will be assessed 10 days after a current payment is due and should be added to the payoff total received after that time.

Please make the certified check payable to First Franklin Loan Services for the total payoff amount and either mail to the following mailing address or wire the funds using the following wiring instructions.

MAILING ADDRESS
Loan Services
Attn: Transaction Processing Dept.
Locator PA9-150-01-01
150 Allegheny Center Mall
Pittsburgh, PA 15212
Payoff Questions: 1-800-346-6437

WIRING INSTRUCTIONS
ABA: 026009593
Acct: Home Loan Services, Inc.
4426628716
Bank Name: Bank of America
City/State: New York, NY
Mortgagor: Hanan Reehani
Loan Number: 1044877529

Along with the certified payoff check, please provide the borrower's address so that we can forward any overage of payment and the paid Note. Within thirty days of receipt of payment in full, we will process the Satisfaction of Lien and mail it directly to the proper records office for recordation.

XP001/JVB

You should consider this letter as coming from a debt collector as we sometimes act as a debt collector. Any information provided by you will be used to collect this debt. However, if you are in bankruptcy or received a bankruptcy discharge for this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property.