

08/12/2002 10:20 PM

WCU 1/0

# HP LaserJet 4100 MFP



WCC

08/12/2002 08:10 PM

## Fax Call Report

Job	Date/Time	Type	Identification	Duration	Pages	Result
15555	08/12 08:07 PM	Send	917138273102	02:07	5	OK

501201



### Wilshire Credit Corporation

Payments  
 P.O. Box 7195, Pasadena, CA 91108-7195  
 Correspondence  
 P.O. Box 8517, Portland, OR 97208-8517  
 Phone  
 (888) 502-0100  
 Fax  
 (503) 952-7529  
 Web Site  
 www.wcc.or.com

#### LIEN RELEASE ONLY

Borrower(s):  
 NGUYEN, MINH

21427 BRIARCREEK BLVD  
 SPRING, TX 77373-6205

May 23, 2007

RE: Notice of Discounted Payoff  
 102105

Dear VINH TRUONG  
 FAX 713-427-3102:

We are pleased to advise you that we have approved a release of the lien on the above referenced property without releasing the underlying debt in exchange for a discounted payoff in the amount of \$3,416.54. This discount expires on 6/20/07. To accept the discounted payoff, you must complete the following steps prior to the expiration date.

- All of the above named Borrower(s) or guarantor(s), if applicable, must sign this letter below.
- You must fax or mail the fully signed copy of this letter to my attention at the fax number or address listed above by 6/20/07.
- We must receive the payoff amount by bank wire transfer, bank check, money order or certified funds on or before 6/20/07. You must send the funds to the address listed on page 2.
- You must fax or mail a copy of the signed certified HUD-1 Settlement Statement for the sale of the property to my attention at the fax number or address listed above by 6/20/07. The HUD-1 Settlement Statement must be in accordance with the Good Faith Estimate, which indicates a purchase price of \$38,000.00, a copy of which is enclosed. By signing below, you acknowledge that we and the holder of your note relied upon this Good Faith Estimate to approve the discounted payoff. Any surplus funds shown on the HUD-1 Settlement Statement in excess of the Good Faith

JR

08/12/2002 10:20 PM

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### Wilshire Credit Corporation



**Payments**  
P.O. Box 7195; Pasadena, CA 91109-7195

**Correspondence**  
P.O. Box 8517; Portland, OR 97207-8517

**Phone**  
(888) 502-0100

**Fax**  
(503) 952-7929

**Web Site**  
[www.wcc.ml.com](http://www.wcc.ml.com)

#### LIEN RELEASE ONLY

**Borrower(s):**  
NGUYEN, MINH

23422 BRIARCREEK BLVD  
SPRING, TX 77373-6205

May 23, 2007

RE: Notice of Discounted Payoff  
102105

Dear VINH TROUNG  
FAX 713-827-3102:

We are pleased to advise you that we have approved a release of the lien on the above referenced property without releasing the underlying debt in exchange for a discounted payoff in the amount of \$3,416.54. This discount expires on 6/20/07. To accept the discounted payoff, you must complete the following steps prior to the expiration date.

1. All of the above named Borrower(s) or guarantor(s), if applicable, must sign this letter below.
2. You must fax or mail the fully signed copy of this letter to my attention at the fax number or address listed above by 6/20/07.
3. We must receive the payoff amount by bank wire transfer, bank check, money order or certified funds on or before 6/20/07. You must send the funds to the address listed on page 2.
4. You must fax or mail a copy of the signed certified HUD-1 Settlement Statement for the sale of the property to my attention at the fax number or address listed above by 6/20/07. The HUD-1 Settlement Statement must be in accordance with the Good Faith Estimate, which indicates a purchase price of \$88,000.00, a copy of which is enclosed. By signing below, you acknowledge that we and the holder of your note relied upon this Good Faith Estimate to approve the discounted payoff. Any surplus funds shown on the HUD-1 Settlement Statement in excess of the Good Faith

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Estimate also must be paid directly to Wilshire in accordance with the instructions in item #3 above. Under no circumstances shall any funds be disbursed to the Borrower(s).

5. The HUD-1 Settlement Statement must identify the Borrower(s) as the seller and COUNTRYWIDE ASSET as the purchaser of the property.

6. All funds held, if any, in the impound account or suspense account that we are holding will be applied toward the deficiency. Under no circumstances shall any funds be disbursed to the Borrower(s).

If Wilshire receives the entire discounted payoff amount and all of the above items are met within the specified timeframe, Wilshire will execute a release of lien on the collateral property.

The Borrowers and guarantors agree to the following by signing this letter:

1. By signing below, you acknowledge this agreement is for release of lien on the collateral property only and you are responsible for any deficiency balance due under the promissory note(s). This agreement will not release the Borrower(s) from any obligations under the promissory note(s)>

2. As consideration for the discounted payoff offer each signer, for himself or herself and his or her heirs, personal representatives, successors and assigns, hereby jointly and severally, knowingly and voluntarily, releases, discharges, and covenants not to sue, Wilshire, any owner of the loan, and any of their predecessors, successors and assigns, representatives, agents, affiliates, parents, subsidiaries, officers, employees, directors and shareholders (collectively, the "Released Parties") from any and all claims, demands, liabilities, defenses, setoffs, counterclaims, actions, and causes of action of whatsoever kind or nature, whether known or unknown, whether legal or equitable, which he or she has, or may assert in the future against any of the Released Parties directly or indirectly, or in any manner connected with any event, circumstance, action or failure to act, of any sort or type, which was related or connected in any manner, directly or indirectly, to the Loan, or any collateral securing the Loan.

If applicable, each person signing below voluntarily waives the provision of California Civil Code Section 1542, and any other provision or statute of like effect, which provides: A general release does not extend to claims which the creditor does not know or suspect to exist in his favor at the time of executing the release, which if known by him must have materially affected his settlement with the debtor.

Each signer warrants that he or she has read and understands the aforesaid Section 1542 and he or she has had the opportunity to consult with and be advised by counsel regarding its meaning and effect and he or she voluntarily waives its provisions and any other provision or statute of like effect.

Nothing in this letter shall be construed to prejudice, waive, modify or alter any of the rights or remedies for the owner to collect the entire amount due and to come due on the Loan or be construed to waive any defense of Wilshire or the owner of the loan.

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Sincerely,

JILL RUTTER  
Extension 7805

ACKNOWLEDGED AND ACCEPTED:

  
\_\_\_\_\_  
NGUYEN, MINH

**PAYMENT REMITTANCE INFORMATION:**  
Always include the Loan Number with your payment

**VIA BANK WIRE TRANSFER**  
JP Morgan Chase Bank  
Houston, TX  
ABA # 113000609  
Acct # 00103329968  
For Further Credit To:  
Wilshire Credit Corporation  
-Custodial Collections  
Reference: 102105.

**VIA OVERNIGHT MAIL**  
Wilshire Credit Corporation  
14523 SW Millikan Way, Suite 200  
Beaverton, OR 97005  
(503) 223-5600