

- - 2769768

**Wilshire**SM**Wilshire Credit Corporation**

Payments
P.O. Box 7195; Pasadena, CA 91109-7195
or P.O. Box 105344; Atlanta, GA 30348-5344

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

Phone
(888) 502-0100

Fax
503.946.3849

Web Site
www.wcc.ml.com

LIEN RELEASE ONLY

Date: November 7, 2008

Loan No: 2769768
Borrower: Richard Bryant
7311 Creek Crest Dr
Houston, TX 77095

RE: Notice of Discounted Payoff

Dear Ving Trung
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 \$81,009.00. This discount expires on 1/7/2009. 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 the fax number or address listed above by 1/7/2009.
3. We must receive the payoff amount by bank wire transfer, bank check, money order or certified funds on or before 1/7/2009. You must send the funds to the address referenced at the end of this letter.
4. You must fax or mail a copy of the signed certified HUD-1 Settlement Statement for the sale of the property to the fax number or address listed above by 1/7/2009. The HUD-1 Settlement Statement must be in accordance with the Good Faith Estimate, which indicates a purchase price of \$100,000.00. 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 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 Elizabeth Nguyen 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).