



11/19/2009

Loan Number: 0018573410

Requestor:  
Tracy Pipkin  
Fax: (713) 827-3102

Borrower Name and Property Address:  
Tracy Pipkin  
1717 W Webster St E  
Houston, TX 77119-0000

BREAKDOWN OF AMOUNT OWED

Principal Balance:	\$330,147.61	Corporate Advance Balance:	\$99.00
Interest from 07/01/2009 to 12/19/2009:	\$13,540.40	Late Charge Balance:	\$590.82
Escrow Advance Balance:	\$2,094.90	Recording Fee:	\$20.00
		Unapplied Balance:	(\$99.00)

Total Amount Secured by Mortgage:.....\$346,393.73

Facsimile Fees: \$60.00  
Service Fees: \$585.00

Total Amount Owed Including Service Fees:.....\$347,038.73

Interest Rate: 8.75000%  
Per Diem: \$79.15  
Monthly Late Charge: \$135.99

Chase Home Finance LLC (CHF) will issue and mail the annual tax and interest statement (substitute form 1098) record at the end of the calendar year. IF THE PROPERTY IS SOLD, PLEASE PROVIDE THE SELLER'S FORWARDING ADDRESS BELOW:

If your Note or Rider requires you to pay a Prepayment Penalty fee and you are obtaining this payoff quote demand for the purposes of selling your property to an unrelated third party, please fax a copy of your sales contract to (614) 422-7778. If you have any questions, please contact Customer Care at (800) 548-7912.

The above figures are subject to final verification upon receipt of the payoff remittance by Chase. Except where prohibited, Chase reserves the right to adjust the above figures and refuse any funds which are insufficient to pay the Total Amount Secured by the Mortgage for any reason including but not limited to error in calculation of the Total Amount Secured by the Mortgage, previously dishonored check or money order, stop payment of checks or ACH payments or additional disbursements made by Chase between the date of this payoff statement and the receipt of funds. The Total Amount Secured by the Mortgage, pursuant to this statement, is further conditioned upon:

- If the payoff remittance is insufficient to pay the Total Amount Secured by the Mortgage, Chase will withdraw funds from the borrower(s) escrow account, if available, to complete such payoff. If sufficient funds are not in the escrow to complete such payoff, the check will be returned with a new quote. Insufficient payoff funds remitted via wire transfer will be returned and a new quote will need to be ordered.
- All checks that have been tendered to CHF in satisfaction of monthly payments must have cleared the borrower's bank. DO NOT PLACE A "STOP PAYMENT" ON CHECKS previously mailed to CHF or cancel ACH debits by CHF prior to prepayment in full. A late charge fee will be assessed at the close of business if the current payment is not received by 08/16/2009, and a late charge should be added to the Total Amount Secured by the Mortgage if payment is received by CHF after the late charge assessment date. You may call (800) 548-7912 to ascertain the late charge amount.
- Disbursements of all escrowed items (e.g., hazard, flood and PMI insurance, taxes, etc.) WILL BE PAID FROM ESCROW AS NORMALLY SCHEDULED (up to the date payoff funds are received). It is the responsibility of the borrower(s) and their closing agent (if applicable) to obtain a refund should a double payment of taxes or insurance occur. If you require confirmation of any recent escrow disbursements, please call (800) 548-7912. Any remaining escrow balance or overpayment will be mailed directly to the borrower(s) within thirty (30) business days after processing the funds required to pay the Total Amount Secured by the Mortgage. WE WILL NOT ACCEPT OR PROCESS ESCROW ASSIGNMENTS.
- Payoff funds should be remitted via wire transfer to: Please note: FUNDS THAT CANNOT BE IDENTIFIED WILL BE RETURNED.

JPMorgan Chase Bank, N.A.  
ACCOUNT NUMBER 323553729  
ABA ROUTING NUMBER 021000021  
ACCOUNT NAME: Chase Home Finance LLC Payoff Wire Account  
OBI Text: (enter loan number in OBI text field)  
WIRE DESCRIPTION MUST INCLUDE CHASE HOME FINANCE LLC LOAN NUMBER, CUSTOMER NAME,  
PROPERTY ADDRESS, AND AGENT'S CONTACT INFORMATION  
ATTN: PAYOFF PROCESSING

If you are not remitting funds via wire transfer, payoff funds must be in the form of a CASHIER'S CHECK or OFFICIAL BANK CHECK payable and forwarded to:

CHASE HOME FINANCE LLC  
ATTN: DEPARTMENT PP-7456  
3415 VISION DRIVE  
COLUMBUS OH 43219

For correct identification and posting, THE CHASE HOME FINANCE LLC LOAN NUMBER MUST BE PROVIDED ON THE PAY OFF CHECK. Please note: FUNDS THAT CANNOT BE IDENTIFIED WILL BE RETURNED.

- If a recording fee is not included in the Total Amount Secured by the Mortgage, the mortgage/release documents will be returned to the borrower(s) or borrower(s) agent for satisfaction, and any charges for recording the release of lien will be the responsibility of the borrower(s) unless otherwise required by applicable law. Please provide a forwarding address for the borrower(s), when applicable, and the name, address and telephone number of the payer, if different from the borrower(s).
- You understand and agree that if Chase received and processed a payoff and subsequently is requested to return such payoff funds due to loan rescission or for any other reason, unless prohibited by law, Chase will charge a reload fee of \$1,000.00. Said fee must be remitted to Chase before payoff funds will be returned to compensate Chase for its time and costs incurred in reloading such loan onto its system.
- Notice to ACH Customers: Chase requires notice at least five (5) business days prior to payoff to cancel your automatic payment deductions.

This request can be made at Chase.com or in writing to the following address:

CHASE HOME FINANCE LLC  
PO Box 251508  
West Bloomfield, MI 48235

Otherwise, the P.A.I.D. program will remain in effect until payoff funds are received and the loan is paid in full.

8. If you are paying off your loan as a result of the recent hurricanes, please contact Customer Care at (800) 548-7912 to see if Chase can offer you assistance.