

HomeEq Servicing
Post Office Box 13716
Sacramento, CA 95853
4837 Watt Avenue, Suite 200
North Highlands, CA 95660



* Please contact Customer Service by calling 1-877-867-7378 with any *
* questions concerning the payoff statement. Interest will accrue until *
* the FULL AMOUNT is received. Please refer to the stipulation page for *
* additional information and instructions. *

September 18,2008

Mortgagor Information

Helm

[REDACTED]

[REDACTED]

Payoff Requestor

Helm

Loan Information

Loan Number :

[REDACTED]

Loan Type:

13 - Conventional Residential Without Pmi

Property Address

[REDACTED] FORT WALTON BEACH FL 32548

This payoff statement expires and becomes void upon generation of a revised payoff statement or until 10/03/2008, whichever occurs first. A revised payoff statement will always supercede a previously generated payoff statement, as it will contain the most current and accurate information. If you are unable to remit full payoff funds by the above date, you will need to call 1-877-867-7378 and request a new payoff statement

HomeEq reserves the right to return any funds received for the intention of payment in full, and/or not process the funds as a payoff of the account if the funds received are NOT SUFFICIENT to pay the account in full. Interest will continue to accrue on your account until the full amount is received. Examples of reasons for return of funds and/or not processing funds received as payment in full include, but are not limited to unintentional error in calculation of the payoff amount, previously applied invalid payments that are reversed off the account, and/or disbursements* or adjustments made after the generation of this payoff statement but prior to the receipt of the amount of funds required to pay the account in full.

The payoff itemization amounts below are subject to final verification upon receipt of funds by HomeEq. HomeEq reserves the right to revise these amounts. Interest will continue to accrue and your payment will remain due until sufficient funds are received to pay the account in full.

The Current Total Unpaid Principal Balance Is	\$157,189.23
Interest At 9.19%	\$11,900.19
Escrow Overdraft	\$13,631.21
Outstanding Attorney Fees	\$2,750.92
Recording Fees	\$10.00
Late Charges	\$541.88
Advances	\$352.52
Total Amount To Pay This Account In FULL	\$186,375.95

The next regular payment is due on 01/15/2008. As of the date of this letter, the per diem interest amount is \$37.46. To insure timely processing of payments in full, we encourage you to remit the Total Amount shown above. Please ensure NO stop payments are placed on the most recent monthly payment that has been previously applied to the account by HomeEq. Issuance of this statement does not suspend the contract requirement to make the mortgage payments when due. **A late charge of \$63.01 will be assessed 15 days after a current payment due is not paid and should be added to the payoff total if payoff will be received after that time.**

*The current escrow balance is (\$13,631.21). If a disbursement for taxes or insurance takes place prior to the receipt of funds for payoff, and the escrow balance is not sufficient to satisfy the disbursement amount, HomeEq will advance the funds to pay the amount due thereby creating an escrow advance. When this occurs, these payoff figures will no longer be valid and you will owe HomeEq additional funds for the escrow advance and a revised payoff statement will be generated.