

**ACCREDITED**  
HOME LENDERS

9075 Centre Point Drive, Suite 300  
West Chester, OH 45069  
Telephone (866) 638-9873  
FAX (866) 830-8539

# FAX

Date 04/28/08

Number of pages including cover sheet 3

**TO: Winder Alexandre**

**FROM: TERRY HAIRSTON**

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Phone \_\_\_\_\_

E-mail **THairston@** \_\_\_\_\_

Fax Phone **\_\_\_\_\_**

Phone **(866) 638-9873 Ext. \_\_\_\_\_**

CC: \_\_\_\_\_

Fax **866-830-8539**

**REMARKS:**      **Urgent**      **For your review**      **Reply ASAP**      **Please comment**

Re: **\_\_\_\_\_** Short Sale Payoff  
**\_\_\_\_\_** Taunton MA 02780



**ACCREDITED™**  
HOME LENDERS

April 28, 2008

ATTN: TERRY HAIRSTON  
Accredited Home Lenders

Your Reference: E-MAIL

Payoff figures have been requested on the loan for the borrower and property described below.

Loan ID: [REDACTED]

The total amount necessary to payoff the loan is subject to final verification from Accredited Home Lenders or the current note holder. We reserve the right to adjust these figures and refuse any funds that are not sufficient to payoff the loan in full. (This includes, but is not limited to, dishonored payments, disbursements, or adjustments made between the date of this demand/payoff statement and the receipt of the payoff funds). Please coordinate with Accredited Home Lenders before making payments for taxes or insurance. **We reserve the right to hold the amount of one monthly payment for 21 Business days to allow for check clearance.** For same day credit, payoff funds must be received by 12:00 PM PST, Monday through Friday. When remitting funds, please use our loan number to ensure proper posting and provide us with the borrower's forwarding address.

**ONLY CERTIFIED FUNDS WILL BE ACCEPTED FOR PAYOFFS.** All payoff figures are subject to clearance of funds in transit. The payoff is subject to final audit when presented. Any overpayment or refunds will be mailed directly to the borrower. We will prepare the release of our interest in the property after all funds have cleared.

Projected Payoff Date	05/23/2008
Principal Balance	\$74,176.52
Interest to 05/23/2008	\$7,772.67
Fees	\$ 314.11
Prepayment Penalty	\$0.00
Release Fees	\$0.00
*Funds owed by Borrower	\$0.00
*Funds owed to Borrower	\$0.00
Total Payoff	\$82,263.30
Per diem	\$ 21.74

The next payment due is 07/01/2007. Payments are made by Billing on a Monthly basis. The current interest rate is 10.7500% and the P & I payment is \$ 694.52.

\* Funds may include escrow funds, loss draft and other funds.

**TO UPDATE FIGURES PRIOR TO REMITTING FUNDS, PLEASE FAX AN UPDATE REQUEST TO THE FAX NUMBER LISTED BELOW AS THEY ARE SUBJECT TO CHANGE WITHOUT NOTICE.**

**Accredited Home Lenders, Inc., agrees to accept \$190,000.00 for loan #'s [REDACTED] & [REDACTED] (plus any surplus) in order to release its lien against the subject property. Proceeds to be received on or before 05/23/2008. Please submit a final copy of the closing statement showing exactly what Accredited Home Lenders is receiving or the payoff may not be accepted.**

Please remit funds to ACCREDITED HOME LENDERS, ATTN: PAYMENT PROCESSING  
15253 Avenue of Science Bldg 3, San Diego, California 92128.

**WIRING INSTRUCTIONS:**

**VINEYARD BANK**, Bank Address: 1260 Corona Pointe Court, Corona, CA 92879,

ABA: [REDACTED] Account Title: Accredited Home Lenders Payment Clearing Acct, ACCOUNT NUMBER: [REDACTED]

PLEASE VERIFY BORROWER NAME: \_\_\_\_\_ AND LOAN # \_\_\_\_\_

**FINAL PAYOFFS ONLY:** In order to cancel the ACH setup, please mail or fax the written cancellation to the Customer Service Department at the address below 10 business days prior to the draft date.



**ACCREDITED™**  
HOME LENDERS

April 28, 2008

ATTN: TERRY HAIRSTON  
Accredited Home Lenders

Your Reference: E-MAIL

Payoff figures have been requested on the loan for the borrower and property described below.

Loan ID [REDACTED]  
[REDACTED]  
TAUNTON, MA 02780

The total amount necessary to payoff the loan is subject to final verification from Accredited Home Lenders or the current note holder. We reserve the right to adjust these figures and refuse any funds that are not sufficient to payoff the loan in full. (This includes, but is not limited to, dishonored payments, disbursements, or adjustments made between the date of this demand/payoff statement and the receipt of the payoff funds). Please coordinate with Accredited Home Lenders before making payments for taxes or insurance. **We reserve the right to hold the amount of one monthly payment for 21 Business days to allow for check clearance.** For same day credit, payoff funds must be received by 12:00 PM PST, Monday through Friday. When remitting funds, please use our loan number to ensure proper posting and provide us with the borrower's forwarding address.

**ONLY CERTIFIED FUNDS WILL BE ACCEPTED FOR PAYOFFS.** All payoff figures are subject to clearance of funds in transit. The payoff is subject to final audit when presented. Any overpayment or refunds will be mailed directly to the borrower. We will prepare the release of our interest in the property after all funds have cleared.

Projected Payoff Date	05/23/2008
Principal Balance	\$296,584.60
Interest to 05/23/2008	\$18,183.31
Fees	\$2,474.46
Prepayment Penalty	\$0.00
Release Fees	\$ 20.00
*Funds owed by Borrower	\$3,836.18
*Funds owed to Borrower	\$0.00
Total Payoff	\$321,098.55
Per diem	\$ 55.63

The next payment due is 08/01/2007. Payments are made by Billing on a Monthly basis. The current interest rate is 6.8750% and the P & I payment is \$1,822.43.

\* Funds may include escrow funds, loss draft and other funds.

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**Accredited Home Lenders, Inc., agrees to accept \$190,000.00 for loan #'s 0 [REDACTED] & [REDACTED] (plus any surplus) in order to release its lien against the subject property. Proceeds to be received on or before 05/23/2008. Please submit a final copy of the closing statement showing exactly what Accredited Home Lenders is receiving or the payoff may not be accepted.**

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15253 Avenue of Science Bldg 3, San Diego, California 92128.

**WIRING INSTRUCTIONS:**

**VINEYARD BANK**, Bank Address: 1260 Corona Pointe Court, Corona, CA 92879,  
ABA: [REDACTED] Account Title: Accredited Home Lenders Payment Clearing Acct, ACCOUNT NUMBER: [REDACTED]  
PLEASE VERIFY BORROWER NAME: \_\_\_\_\_ AND LOAN # \_\_\_\_\_

**FINAL PAYOFFS ONLY:** In order to cancel the ACH setup, please mail or fax the written cancellation to the Customer Service Department at the address below 10 business days prior to the draft date.