



*~ Payoff Department Fax ~*

---

To: [REDACTED]  
From: CCO Mortgage  
Fax Number: [REDACTED]  
Phone Number: [REDACTED]  
Date/Time Sent: November 20, 2014 3:33 pm  
Description: Payoff Quote and Instructions

---

In accordance with your request, please find payoff figures on the referenced mortgage loan. Payoff instructions are also attached.

- If you have any questions, please call:  
*Customer Service: 800-234-6002*
- To order your own payoff 7 days a week, 24 hours a day:  
*Payoff AutoFax: (804) 627-5777*
- To submit a request for a payoff quote, you may also fax your request to (888) 999-3819.

**CONFIDENTIAL**

SDNY\_GM\_00031437

EFTA\_00142050

EFTA01280078

# CCO MORTGAGE ~Payoff Statement~

November 20, 2014

CCO Mortgage  
10561 Telegraph Road  
Glen Allen, VA 23059-4577

Re:



Requestor Phone #:



Loan No: 0022453112  
Property Address:



Payment Due Date: December 01, 2014

**PLEASE READ ENTIRE STATEMENT CAREFULLY**

The amount to pay the loan in full on November 30, 2014

is: \$ 318,497.46

**THIS FIGURE INCLUDES:**

Principal Balance	\$	317,369.28
Interest at 04.37500% from 11/01/14	\$	1,103.18
Amount to pay off the loan	\$	318,472.46
Fax Fee(s)	\$	25.00

**\*\*\*\* TOTAL AMOUNT DUE \*\*\*\*** **\$ 318,497.46**

Funds received after November 30, 2014 will require additional interest of \$38.04 per day. Figures are subject to change if any remittance previously received is rejected by the institution upon which it is drawn. All figures are subject to final verification by the Noteholder.

Issuance of these figures does not suspend the contract requirement to make monthly payments when due. A late charge of \$158.17 will be assessed 15 days after the payment due date.

XP271 @@@

# CONFIDENTIAL

## **CCO MORTGAGE**

### **~ Required Conditions For Payoff ~**

#### **TO EXPEDITE THE LIEN RELEASE PROCESS:**

Please provide a copy of the Schedule B or Mortgage/Deed of Trust/Security Deed on the loan that is being paid in full to us together with the payoff funds. This will help ensure that the Lien Release/Satisfaction is prepared correctly and timely recorded or returned to the borrower/borrower's designated agent.

- Remittance must be made by *certified funds, cashier's check, or attorney's escrow check* made payable to CCO Mortgage.
- **ALL FIGURES ARE SUBJECT TO FINAL VERIFICATION AS OF THE DATE THE FUNDS ARE RECEIVED IN OUR OFFICE.**
- Funds received after 2 p.m. may be processed the next business day.
- Monthly payments are due according to the loan documents. A late charge will be assessed 15 days after the payment due date if the payment is unpaid. The late charge should be added to the payoff amount.
- **DO NOT STOP PAYMENT ON ANY PAYMENT PREVIOUSLY SENT TO OUR OFFICE.** If excess funds are received with the payoff remittance, they will be refunded within 21 days of receipt.
- Written notice must be received in our office 10 days prior to the next draft date in order to cancel automatic payment drafting. **DO NOT STOP PAYMENT ON ANY PREVIOUSLY DRAFTED AMOUNT.** If excess funds are received with the payoff remittance, they will be refunded within 21 days of receipt.
- Escrow funds will be used for shorted payoff checks. If no escrow funds exist, short payoff checks will be returned to the sender.
- Unless the escrow account balance is netted, normal tax and insurance bill procurement and payment practices will occur until the loan pays in full. It is the settlement agent and/or Title Company's responsibility to ensure that taxes and/or insurance are or are not paid in accordance with their preference.
- Any remaining escrow funds will be refunded within 21 days of our receipt of funds sufficient to pay the loan in full. **Provide borrower's forwarding address** with payoff remittance to ensure prompt delivery of any refund checks and correspondence.
- **INTEREST CONTINUES TO ACCRUE UNTIL FUNDS SUFFICIENT TO PAY THE LOAN IN FULL ARE RECEIVED.**

*Forward payoff funds by overnight delivery to:*

**CCO Mortgage  
Attn: Payoff Department  
10561 Telegraph Road  
Glen Allen, VA 23059-4577**

- **Updated payoff information may be obtained by calling Payoff AutoFax at (804) 627-5777.**
- For wiring instructions call (804) 627-5778.
- CCO Mortgage will prepare the release documents according to jurisdiction requirements. If a recording fee is quoted within the payoff figure, the State requires CCO Mortgage to forward the satisfaction papers to the appropriate courthouse. If recordation is not required by CCO Mortgage, all documents will be forwarded to the borrower unless other instructions are included with the payoff remittance. If requested, CCO Mortgage will record the satisfaction. Recording fees are subject to change without notification.

# **CONFIDENTIAL**

SDNY\_GM\_00031439

EFTA\_00142052

EFTA01280080