



**HSBC MORTGAGE SERVICE AGREES TO A SHORT PAY
(RELEASE OF DEED / MORTGAGE ONLY)**

NAME: Shames [REDACTED]
PROPERTY ADDRESS: [REDACTED] Hollis, NY 11423
HSBC ACCOUNT # 13 [REDACTED]
ESCROW #

To Whom It May Concern:

HSBC Mortgage Services agrees to release its deed of trust only, on the above listed account for minimum amount of \$52,385.81 due at close of escrow. This offer is contingent upon a sales price of \$585,000.00

Payment Must be in the form of **CERTIFIED FUNDS ONLY** and must be accompanied by a copy of the final net settlement worksheet and a copy of this agreement. Any surplus funds from the close of the escrow shall be paid directly to HSBC Mortgage Services. The realtors commission shall not exceed 1.7 percent (%). No proceeds shall go to the seller (Our Customer) or buyer. Any excess proceeds shall be forwarded to HSBC Mortgage Services.

Our customer (seller) must acknowledge their agreement to the terms outlined in this letter by their signature at the bottom of this letter. This letter **MUST** accompany the proceeds check and net settlement worksheet. Failure to do so may result in a delay of any release of lien and voiding of this offer. This offer shall be valid through: December 29, 2006

Please reference the customer's account number on the check and mail to:

HSBC 636 Grand [REDACTED]
Brandon, FL 33510
Attention: [REDACTED]

HSBC Mortgage Services will retain the note on this loan. The customer shall be responsible for the deficiency remaining on the balance. All terms of the original note shall remain in force.

Special notes/conditions:

The "realtors commission" shall not exceed 1.7 percent (%). No proceeds shall go to the seller (our customer) or Buyer. Any excess proceeds shall be forwarded to HSBC Mortgage Services. In the event the above property should go through foreclosure sale prior to the offer date stated above, this agreement will become null and void, thus the offer will be rescinded.

Signature / Date HSBC Representative :

Name typed / printed :

Cliff [REDACTED]

I acknowledge by my signature below that I have read this letter, understand it and agree to its terms.

Shames [REDACTED]

Date :



HSBC Mortgage Services
[Redacted]
Brandon, FL 33509-9088

11/21/06

Re: Account #00134 [Redacted]
Investor: [Redacted]

SHAMES [Redacted]

HOLLIS NY 11423

Property Location:

[Redacted]

HOLLIS NY
11423

Attention: RE: SHAMES [Redacted]
Facsimile number: 918-272-0991

Only certified funds drawn upon a member bank of the Federal Reserve System will be accepted for the payoff on the above referenced account. The figures below are good through 11/30/06.

If your account is a line of credit, receipt of the payoff amount below will automatically close the credit line.

This loan is due for the 04/01/06 payment.

Total Unpaid Principal Balance:	\$	116924.70
Total Interest Due:	\$	10023.81
Note: This amount may include deferred interest payments.		
Current Interest Rate:		11.49000%
Principal and Interest Advance:	\$.00
Prepayment Penalty/Early Closure Fee:	\$	0.00
Escrow/Overdraft:		0.00
Unpaid Late Charges:		185.28
Unpaid NSF Fees:		0.00
Unpaid Other Fees:		95.00
Recording/Reconveyance Fees:		42.00
Demand Fee:		0.00
Payoff Quote Fax Fee:		0.00
TOTAL AMOUNT REQUIRED TO PAY LOAN IN FULL:	\$	127270.79

These figures are an estimation only and, as such, are subject to final verification by the Note holder.

Please remit CERTIFIED payoff funds to:

HSBC Mortgage Services
ATTN: PAYOFF DEPARTMENT
[Redacted]
Brandon, FL 33510

Funds received after 11/30/06 will require an additional \$ 36.8073 per diem.



HSBC Mortgage Services

[REDACTED]
Brandon, FL 33509-2088

If your account is a line of credit, it is a variable rate loan and the estimated interest may change. Additional further advances, returned payments, or any disbursements from escrow may increase the required payoff amount for your loan.

Escrow Disbursements Year-to-Date:

Real Estate Tax Bills:	\$	0.00
Insurance Bills:	\$	0.00

Upon payment in full, all applicable documents will be forwarded to the appropriate Trustee or Recorder of Deeds office to release our lien.

Upon payoff of the loan, HSBC Mortgage Services will no longer pay any real estate taxes or insurance premiums on the property owner's behalf. The property owner must arrange to make any future payments for these obligations. It is the property owner's responsibility to remove HSBC Mortgage Services as loss payee on any life, hazard and/or flood insurance policies currently in force on this mortgaged property.

Issuance of this statement does not suspend the contractual requirement to make the mortgage payments when due. A late charge of \$ 23.16 will be assessed on any late payment and should be added to the payoff total if received after the due date.

If you have questions, please contact Customer Care at [REDACTED] Monday through Friday between 7 a.m. and 10 p.m. Eastern time.

HSBC Mortgage Services

Account Number: 0013 [REDACTED]

3.96
16050