

MCMCAP Homeowners' Advantage

Payoff Department
7201 Wisconsin Ave
Suite 725
Bethesda, MD 20814

Payoff Demand Statement

Statement Void After
March 31, 2010



Concord, CA 94518

Statement Date

February 26, 2010

MCMCAP Homeowner's Advantage

Loan No.:



MCMCAP Homeowners' Advantage trust has conditionally approved a reduced-balance payoff for the above referenced loan. The payoff as stated below is solely an estimated and non-binding payoff letter. Any alterations of these terms must be in writing or the alterations will be null and void.

This loan is currently paid through September 01, 2009. These figures are valid to March 31, 2010 and subject to final verification by the note holder. This estimated quote may be adjusted due to any changes in escrow disbursement and/or payments received.

Accrued Interest at 6.000 % (*waived)	\$0.00
Payment Due	\$0.00
Net Wire Estimated	\$374,047.17

As a part of the principal balance reduction, you agree to waive any right to escrow funds and right to any refunds from prepaid expenses. Cash contributions, if any are required, must be paid with a cashier's check. MCMCAP hereby waives any and all pre-payment penalties on the subject loan. Upon Receipt of this amount MCMCAP will have its servicer issue a satisfaction to release the lien on the property. Furthermore, MCMCAP will not pursue any deficiency judgement.

For credit reporting purposes, MCMCAP Homeowner's Advantage trust has requested that our servicer report this transaction to the credit bureau as "Paid in Full". The principal balance reduction may have an impact on your income taxes. You should consult with your tax preparation professional.

Please indicate your acceptance of the terms stated in this letter by initialing the bottom of this page providing your signature and date on the lines provided below. Should you have any questions, please feel free to call MCMCAP at 877-777-0359. Thank you for your cooperation and assistance.

MCMCAP Homeowner's Advantage Trust

By: MCMCAP Partners LLC, not in its individual capacity, but solely as Administrator

ACCEPTED: _____ date _____
(borrower)

ACCEPTED: _____ date _____
(co-borrower)

MCMCAP Homeowners' Advantage

Instructions to the Title/Escrow Company:
Estimated Payoff Terms

Effective Date:	02/26/2010
Expiration Date:	03/31/2010
Paid Through Date:	09/01/2009
Payment Due at Closing:	\$0.00
Payoff on HUD:	\$374,047.17
Authorized Closing and Other Costs Paid by MCMCAP:	\$0.00
Minimum Acceptable Net Wire:	\$374,047.17

Payoff Remittance Information

By Overnight Courier	By Wire Transfer
Ocwen Loan Servicing, LLC Attn: Cashiering/Payoff 1661 Worthington Road West Palm Beach, FL 33409 Reference: Ocwen 70285358	JP Morgan Chase Bank, NA. 712 Main Street Houston, TX 77002 ABA: 113000609 Account Name: Ocwen Financial Corporation Account Number: 00113339999 Reference: 70285358
Make Checks Payable to <u>Ocwen Loan Servicing.</u>	

Email an electronic copy of the executed HUD-1 and a signed copy of this two-page, Payoff Demand Statement in PDF format to Closings@MCMCAP.com.

If a Note is taken as part of the payoff, email an electronic copy in PDF format to Closings@MCMCAP.com and mail the original Note to:

MCMCAP Partners LLC
Attn: Collateral Dept.
7201 Wisconsin Ave, Suite 725
Bethesda, Maryland 20814

The closing is not to be completed unless all conditions of this letter are met. Any changes to the original agreement must be in writing and signed by all parties.

Should you have any questions, please feel free to call the MCMCAP team at 877-777-0359.
Thank you for your cooperation and assistance.

MCMCAP Homeowner's Advantage Trust



By: MCMCAP Partners LLC, not in its individual capacity, but solely as Administrator