



Bayview Loan Servicing, LLC
4425 Ponce de Leon Blvd. 5th Floor
Coral Gables, FL 33146

[REDACTED]

Borrower:

[REDACTED]

[REDACTED]

Property Address: [REDACTED]
Swampscott, MA 01907

[REDACTED]

Bayview Loan Servicing, LLC ("Bayview") has approved a discount payoff on the above-referenced loan ("the Loan") in the amount of **\$98,310.00** which is good through **07/30/2012 end of business day**.

In addition, any costs or expenses that become due before the discount payoff funds are received by Bayview must be paid in order to satisfy the Loan. Any refunds of taxes or any proceeds from any insurance claim shall belong to Bayview regardless of when such proceeds are received. Purchaser warrants that it will not interfere with the investigation of any such insurance claim. Purchaser also warrants that any such borrower payment, insurance check, or tax refund referenced above that it receives, shall be immediately forwarded to Bayview. Bayview will also retain any funds that may be held in suspense and escrow accounts. This discount payoff offer is valid only if borrowers sign a copy of this letter at the bottom of the next page under "Acknowledged and Accepted" and return it to my attention on or before **07/30/2012 end of business day**.

If a foreclosure sale has been scheduled, funds must be received 48 hours prior to the foreclosure sale or by the required date indicated above, whichever is sooner.

Upon receipt by Bayview of the discount payoff amount of \$98,310.00 and a signed copy of this letter by the Borrower, Bayview will execute a Release and Discharge of the Deed of Trust/Mortgage, and, if necessary, will file a withdrawal in connection with any legal action it has taken to collect this obligation. No legal action will be halted until funds are received on or before the required date.

As consideration for this discount payoff offer and as a condition to Borrower's acceptance of this discount payoff offer, Borrower, for himself or herself and his or her heirs, personal representatives, successors, and assigns, hereby jointly, severally, knowingly and voluntarily releases, discharges, and covenants not to sue Bayview and its predecessors, successors, and assigns, representatives, agents, affiliates, parents, subsidiaries, officers, employees, directors and shareholders (collectively the "Released Parties") from any and all claims, demands, liabilities, defenses, set-offs, counterclaims, actions, and causes of action of whatsoever kind or nature, whether known or unknown, whether legal or equitable, which he or she has, or may assert in the future against Bayview and the Released Parties directly or indirectly, or in any manner connected with any event, circumstance, action, or failure to act, of any sort or type, whether known or unknown, whether legal or equitable, which was related or connected in any manner, directly or indirectly, to the Property or Loan. Borrower hereby further acknowledges and agrees that, to the extent that any such claims exist, the value to the Borrower of the discount payoff offer by Bayview contained in this letter substantially and materially exceeds any and all value of any kind or nature whatsoever of any such claims.



Nothing in this letter shall be construed to prejudice, waive, modify or alter any of Bayview's rights or remedies in law or in equity in collecting the entire amount due and to come due on the Loan or be construed to waive any defense of Bayview. Notwithstanding any of the foregoing Bayview is agreeing to not pursue any deficiency against the Borrower that may result from this shortfall sale.

PLEASE ASSURE THAT FUNDS ARE RECEIVED BY BAYVIEW LOAN SERVICING, LLC, BY THE REQUIRED DATE INDICATED IN THIS LETTER.

PAYMENT REMITTANCE INFORMATION *(always include the loan number with your payment)*

Overnight Mail:

[REDACTED]
Bayview Loan Servicing, LLC
4425 Ponce de Leon Blvd., 5th Floor
Coral Gables, FL 33146

RE: [REDACTED]
[REDACTED]

Wire Instructions:

Bayview Loan Servicing, LLC
ABA No: 021000021
JP Morgan Chase New York, NY
Account No.: 687018614

[REDACTED] / [REDACTED]



2

Sincerely,

[REDACTED]

[REDACTED]
[REDACTED]
[REDACTED]

Monday - Friday 9:00 a.m. - 6:00 p.m., ET

Fax Number: (305) 260-1366

Bayview Loan Servicing, LLC is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent that your obligation has been discharged or is subject to an automatic stay of bankruptcy this notice is for compliance and informational purposes only and does not constitute a demand for payment or any attempt to collect such obligation.

ACKNOWLEDGED AND ACCEPTED:

By: _____ [REDACTED]
[REDACTED]

By: _____ Date: _____
[REDACTED]

By: _____ Date: _____
[REDACTED]

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