

LOAN No: [REDACTED]

### REINSTATEMENT CALCULATION

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## This Reinstatement Calculation is Only Good Through 07/20/2012

Customer: Joji Thomas and Bindu Varghese

Loan Number: [REDACTED]

Date/Time Created: 07/06/2012 07:51

Payments\*:

4 Monthly Payments @  
5 Monthly Payments @

\$3,197.70  
\$2,997.41

\$27,777.85

12790  
14987.  

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27,777.85

\*For certain loan types, monthly payments in default will be calculated based on the "Minimum Payment" due, as defined in your loan documents.

Accrued Late Charges:

\$0.00

Uncollected Late Charges:

\$0.00

Escrow Deficiency:

\$0.00

Property Inspection Fees:

\$20.00

Property Preservation Fees:

\$0.00

Foreclosure Attorney/Trustee Fees:

\$775.00

Foreclosure Expenses:

\$2,720.75

Bankruptcy Attorneys' Fees:

\$0.00

Bankruptcy Expenses:

\$0.00

Other/Miscellaneous Fees:

\$350.00

TITLE FEES

\$350.00

Sub-Total:

total: 4215.75

Suspense/Partial Payment:

\$31,643.60

\*Total Due:

\$0.00

Fees Waived in FULL Reinstatement:

Title Fees:

Foreclosure Attorney/Trustee Fees:

Total Fees Waived:

\*\$31,643.60

\$0.00  
\$0.00  
\$0.00

\*Net Total Due:

\$31,643.60

\*The **Net Total Due** reflects the waiver of Foreclosure Attorney/Trustee Fees and/or Title fees (included within Foreclosure Expenses) incurred in processing the foreclosure. This waiver is to assist you in bringing your loan current and is available if you pay the full Net Total Due. However, if you only pay a portion of the Net Total Due or require other assistance in bringing your loan current, these fees will not be waived. You then will be required to pay the **Total Due**.

**THIS AMOUNT MUST BE PAID WITH CERTIFIED FUNDS OR MONEY ORDER**

Escrow Disclaimer

Please note: Even if you reinstate this loan in accordance with this reinstatement quote, the escrow account balance may still be short of what we require. Following reinstatement, an escrow analysis will be performed on the account and, if any escrow shortage exists, the regular monthly payments will be increased to eliminate this shortage.

CRM INFORMED US THAT WE COULD EVEN MAKE PARTIAL PAYMENTS & BANK WAS READY TO MAKE ARRANGEMENT FOR REPAYMENT PLAN FOR 12 MONTHS. MADE FULL PAYMENT OF 27777.85 TO GET WAIVAL OF 4000 AGAINST FEES

\*(See following page for important information.)