



Ocwen Loan Servicing, LLC  
P.O. Box 24737  
West Palm Beach, FL 33416-4737

WWW.OCWEN.COM

**DISCOUNT PAYOFF AGREEMENT and RELEASE OF CLAIMS**

March 22, 2012

Re: Loan Number: [REDACTED]  
Property Address: [REDACTED]  
Borrower(s): Mimose Abel (Collectively, "You", "Your" or the "Borrower")

Dear: Mimose [REDACTED]

PRIOR TO PROCEEDING WITH THE DISCOUNT PAYOFF RESOLUTION, PLEASE TAKE INTO CONSIDERATION THAT OCWEN WILL NOT POSTPONE A SCHEDULED FORECLOSURE SALE, EVEN IF THERE IS A PENDING SALE CONTRACT. NO REQUEST FOR A POSTPONEMENT OF A FORECLOSURE SALE WILL BE GRANTED. THEREFORE, YOU MUST CONSIDER THE TIME NECESSARY TO CONCLUDE THE CLOSING IN YOUR DECISION TO PROCEED. THE DISCOUNTED PAYOFF OPTION WILL EXPIRE IF THE FUNDS ARE NOT RECEIVED AND THE OTHER CONDITIONS OF THIS AGREEMENT ARE NOT FULFILLED PRIOR TO THE DATE OF A FORECLOSURE SALE, WHETHER CURRENTLY SCHEDULED OR SCHEDULED AFTER THE DATE OF THIS DISCOUNT PAYOFF AGREEMENT AND RELEASE OF CLAIMS.

Ocwen Loan Servicing, LLC, ("Ocwen"), acting on behalf of [CSFB 2005-FIX1] ("Investor"), has approved a discounted payoff on the above referenced loan in the amount of \$40,000.00 ("Payoff Amount"). This discounted payoff option expires on the earlier of (i) a scheduled foreclosure sale (whether scheduled as of the date of this Agreement or scheduled thereafter) and (ii) 04/26/2012 (the "Expiration Date"), that is, if you do not comply with the terms described below on or before such Expiration Date, this payoff option offer will no longer be available to you. To accept the discounted payoff, you must adhere to the following prior to the Expiration Date:

1. The maximum payment allowable to any 2<sup>nd</sup> lien holder is N/A.
2. The maximum payment allowable to any 3<sup>rd</sup> lien holder is N/A.
3. Each one of the above-named borrowers must sign this letter, which includes a Release of Claims, on the appropriate line under "Acknowledged and Accepted".
4. You must fax a fully signed copy of this letter to 407-737-5071 by 04/26/2012.
5. Ocwen must receive the approved Payoff Amount by bank wire transfer no later than the close of business on 04/26/2012.
6. You authorize Ocwen to apply any funds which may be in your impound (i.e. escrow) account, or in your suspense account, to Ocwen up to the amount of the deficiency or discounted amount resulting from this discounted payoff.
7. **PROMISSORY NOTE:** Under some circumstance, you may be required to execute a promissory note as a condition of accepting the Payoff Amount. If the amount below is \$0 or blank, then this condition is not applicable. You have/has agreed to sign a promissory note in the amount of \$N/A, the full amount of which shall be applied to reduce any deficiency balance you owe Ocwen on your home loan account. The original copy of the promissory note must be signed and all four (4) pages must be sent with the Payoff Amount to the address below:

Ocwen Loan Servicing, LLC  
Attn: Cashiering  
1601 Worthington Road Suite 100  
West Palm Beach, FL 33409

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is not intended as and does not constitute an attempt to collect a debt.

NMLS #: 1852