

FAX

To: Beckie, Chase Bank

Fax: 866-595-7204

From: Vicky & Mark Valko
3570 Sahalee Drive

of Pages: 2

Phone: 248-299-0176

Date: 01/22/09

Attached is the payoff notice regarding the lien with Charter One on the property address listed above. Please call me at the number listed if you need any additional information.

Vicky



DECEMBER 15, 2008

MARK L VALKO
VICTORIA L VALKO
3570 SAHALEE
ROCHESTER HILLS, MI 48309

RE: Account Number 00009901759245

Dear Customer,

Congratulations! We are pleased to inform you that the above referenced account is now 'PAID IN FULL'. Charter One Bank will remove any lien associated with this paid account directly with the appropriate local recording agency, if applicable.

We appreciate the opportunity to have served you and hope you choose Charter One Bank again for your future borrowing needs. Whether you are interested in debt consolidation, home improvement, or education financing, we have a number of competitive loan options to help you achieve your objectives. You can apply for a loan by calling 1-800-340-LOAN anytime, by visiting our web site at www.charterone.com or if applicable, stopping by your local Charter One Bank branch.

If you have questions, please call our Customer Service Department at 1-888-708-3411, 24 hours a day, 7 days a week.

Thank you again for your business.

Charter One Bank
Consumer Finance Department