Protecting Your Seller's Mortgage Payoff

Presented by

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Vice President
Claims and Litigation
Attorneys' Title Guaranty Fund, Inc.

Elizabeth L. Faber
Claims Attorney
Attorneys' Title Guaranty Fund, Inc.

💖 ATG LEGAL EDUCATION

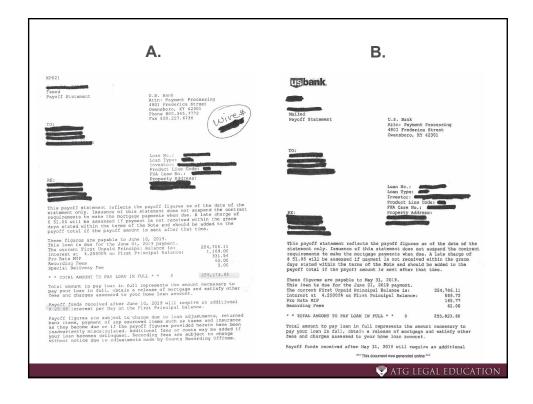
New Type of Fraud

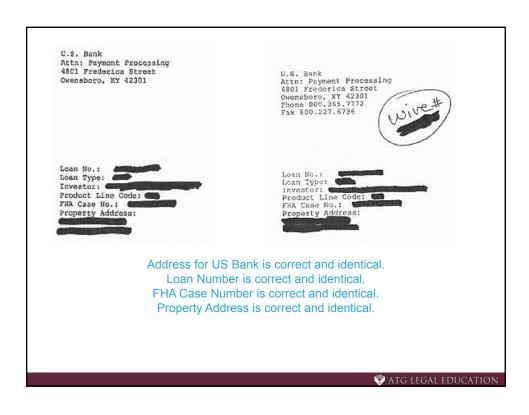
- Payoff Letters for the seller's mortgage contain incorrect wire instructions
- If not detected this would result in the money intended to pay off the seller's mortgage being sent to the fraudster and the seller's mortgage would not be paid off
- Unlike the fraudulent wire instructions for the buyer's funds, this type of fraud would be discovered post-closing

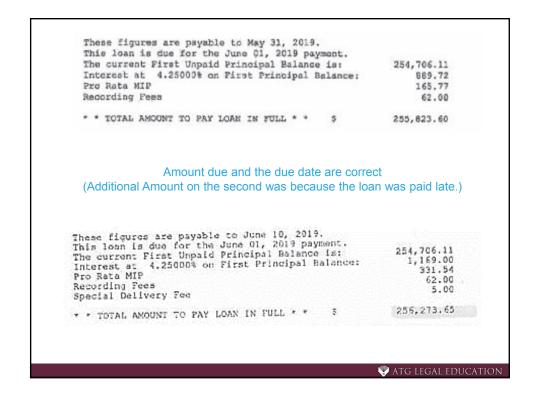
First Example

US Bank Payoff Letter









A.

Payoff figures are subject to change due to loam edjustments, returned bank items, payment of any escrowed items such as taxes and insurance as they become due or if the payoff figures provided herein have been inadvectantly miscalculated. Additional foss or costs may be added if your loam bacches deliaquent. Roscording fees are subject to change without notice due to adjustments made by County Recording Offices. The current sector/impound balance is 8, 785.89. The secrow account receipt of the pailed to the mortpaquor of record 20 business days after and Sundays). The secrow belone will not be mailed dift in the alleady been deducted from the total payoff. See Escrow information sheet.

If the payoff funds are insufficient to pay the total amount owe payoff this loam, we may use funds in the escow balance to cove short payoff. If the escow balance is insufficient to payoff the total amount owed, we will return the payoff funds and an update quote will need to be ordered.

All lender-placed insurence will be canceled when the home loan is paid in full.

If your home loan is automatically drafted, please advise us 15 business days prior to the draft date, so the draft can be canceled. Payoff funds must be sufficient to cover all principal, interest, escrow advances, prepayment penalties, fees and charges or you may accrue additional interest.

"Interestation Services P.C. ISA ONEY CONSISTENCY, WHICH IS NO ESTREET TO COLLEGE A DRIFT MOD DRIFT INTERESTS."

RESERVER IF YOU ARE IN BANKAUSTY OR HAVE BEEN DISCHARGED IN BANKAUSTY, THIS SETTER IS FOR THROUGHFICHAL PERFORMS CHILD AND IN HOT INTEREST OR AT ATTEMPT TO COLLECT A DEED OR AS AN ACT TO COLLECT, ASSESS, OR RECOVER ALL OR ANY FORTION OF THE BEST FIRM TOO DESCRIPTLY.

UPON RECEIPT OF FUNDS FOR THE ANOUNT DOE, WE MILE AMPLIANCE TO MAKE THE DATIONACTION AND CA

Book Mass: Chicos Bank Book Address: 11521 N FM 620 Sta DMustin, TX 78726

TX 78726 Bosoficiary Sank Alb: 11/000614 Bosoficiary Sank Abouf; 73732100 Bosoficiary Fonk Abouf; 73732100 Bosoficiary No Interacted Obvious Bosoficiary Address: 9009 N TM 420 \$2102mustim, VX 78726 Bosoficiary Address:

NOTE: THIS IS THE LENDER'S ATTORNEY AND A LAW FIRM DRIFT COLLECTOR.

If you have any quantions, please call the law firm at (obj.) 284-0576.

B.

The current escrow/impound balance is \$ 2,337.29. The escrow account balance will be mailed to the mortgagor of racord 20 business days after receipt of the payoff funds (excluding legal public boiledys stage) and sundayof before the payoff such escape been deducted from the total payoff. See Escrow information sheet.

If the payoff funds are insufficient to pay the total amount owed to payoff this loan, we may use funds in the escrow balance to cover the short payoff. If the escrow balance is insufficient to payoff the total amount owed, we will return the payoff funds and an updated quote will need to be ordered.

All lender-placed insurance will be canceled when the home loan is paid in full.

If your home loan is automatically drafted, please advise us 15 business days prior to the draft date, so the draft can be canceled. Please contact Customer Service at 800.365.7772 or visit our website at usbank.com.

Payoff funds must be sufficient to cover all principal, interest, escrow advances, prepayment penalties, fees and charges or you may accrus additional interest.

Please include our loan number on the payoff check. Funds sent by overnight courier or regular mail must be sent to the above address and include sufficient interest to allow for mail delivery. Payoff

Check Processing Notice: By sending your personal check to U.S. Bank, you are authorizing conversion of your check not to U.S. Bank, you are authorizing conversion of your check person to the check will be debited with no additional charges for the check will be desired with no additional charges. But you have been added to the check will be desiroyed and you will not receive your check back. If your loss in Infrareleasure or Bankrupty, only certified funds will be accepted.

"To enhance timely processing of payment in full, the following wiring instructions are provided:
U.S. Bank, Newport KY
ABA: 042000013 Account Number: 194039483 Attn: Payment Processing BE: Loan Number 3300146142 Mortgagor's Name: Paul B Bengoa
Co-Mortgagor's Name: Tina R Bengoa

Payoff statements returned via FAX will be charged a S5 fee for FHA loans and a S20 fee for VA and Conventional loans. This is a Special Delivery fee to be incurred by the party requesting the payoff statement.

We appreciate your business and are here to help. If you have any questions, or would like to discuss this matter further, please contact Customer Service at 800.856.7732 from 7 a.m. to 8 p.m. CT Monday through Friend, and 8 a.m. to 2 p.m. CT on Saturday, or visit usbank.com.

ATG LEGAL EDUCATION

Payoff figures are subject to change due to loam adjustments, returned bank Items, payment of any escrowed items such as taxes and insurance as they become due or if the payoff figures provided herein have been inadvertantly miscalculated. Additional fees or costs may be added if your loam becomes delinquent. Recording fees are subject to change without notice due to adjustments made by County Recording Offices.

The current escrow/impound balance is \$ 5,785.89. The escrow account balance will be mailed to the mortgagor of record 20 business days after receipt of the payoff funds (excluding legal public holidays, Saturdays and Sundays). The escrow balance will not be mailed if it has already been deducted from the total payoff. See Escrow information sheet.

If the payoff funds are insufficient to pay the total amount owed to payoff this loan, we may use funds in the escrow balance to cover the short payoff. If the escrow balance is insufficient to payoff the total amount owed, we will return the payoff funds and an updated quice will need to be ordered.

All lander-placed insurance will be canceled when the home loan is paid in full.

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Payoff funds must be sufficient to cover all principal, interest, escrow advances, prepayment penalties, fees and charges or you may accrue additional interest.

FU INTERGRATED SERVICES P.C. IS A DEEP COLLECTOR. WHIR IS AN ATTEMPT TO COLLECT A DEET AND ANY INTORNATION OSTAINED WILL BE USED FOR THAT PURPOSE.

HOWEVER IF YOU ARE IN ERERUPEDED OR HAVE DEEN DISCHARGED IN BRHEUDTCE, THIS BETTER IS FOR INFORMATIONAL PURPOSED CREEK AND IS NOT INTENDED AND NATIONET TO COLLECT A DEED OR AS AN ACT TO COLLECT, ASSES, OR RECOVER ALL OR ANY INCRETION OF THE INDIF FROM YOU DEMONSTRATE.

UPON RECEIPT OF FUNDS FOR THE ANOUNT FOR, HE WILL ARRANGE TO MAYE THE SATISFACTION AND CANCELLO HORITIAGE DECEMBERS SERV TO YOU.

Wa profer that funds are sent by wire as it is the fastest way to complete the payoff. WHERE TO SEND HUNDS: EC THREEGRATED SERVICES P.C LOLTA TRUST ACCOUNT, ON BEHALF OF D.S MORTCADE

By WIRE: no chacks WIRING INSTRUCTIONS

Bank Raws: Chose Bank Book Address: 11521 NTM 852 Sts DAustin, Book Address: 11521 NTM 852 Sts DAustin, Beneficiary Bank Address: 130373103 Beneficiary Bank Address: 9005 NTM 450 82103Austin, Redictors: 3300186742

NOTE: THIS IS THE LENDER'S AUTORNEY AND A LAW FIRM DESCRIPTION

If you have any quantions, please call the law firm at (682) 286-0579.



Payoff figures are subject to change due to losm adjustments, returned bank items, payment of any escrowed items such as taxes and insurance as they become due or if the payoff figures provided herein have been inadvertently miscalculated. Additional fees or costs may be added if your losm becomes delinquent. Recording fees are subject to change without notice due to adjustments made by County Recording Offices.

The current escrow/impound balance is \$ 5,785.69. The escrow account balance will be mailed to the mortgagor of record 20 business days after receipt of the payoff funds (excluding legal public holidays, Saturdays and Sundays). The escrow balance will not be mailed if it has already been deducted from the total payoff. See Escrow information sheet.

If the payoff funds are insufficient to pay the total amount owed to payoff this loan, we may use funds in the escrow balance to cover the short payoff. If the escrow balance is insufficient to payoff the total amount owed, we will return the payoff funds and an updated quote will need to be ordered.

All lender-placed insurance will be canceled when the home loan is paid in full.

ATG LEGAL EDUCATION

FU INTERCHATED SERVICES P.C. IS A OTHE COLLECTOR, THIS IS AN ASTROPT TO CHEARLY A DEST AND ANY INFORMATION OUTSINED WILL ON USED FOR THAT POWPORK.

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THE RECEIPT OF FURDE FOR THE MODEL FOR, HE HILL ADDRESS TO HAVE THE SATISFACTION MID CANCELED MODELED DOCUMENTS MINT TO YOU.

We prefer that funds are sent by wire as it is the fastest way to complete the payoff.

WHERE TO BEEN PLECE: SO INTERCRATED RESPICES P.C. LOCAL TRUST ACCOUNT, ON BEHALF OF G.S HORTGAGE

by WIEE: no checks

RINIAG INGENEGATORS

Bank Namo: Chaso Bank Book Redraso: 11521 N DN 620 Nte DMHRID. 7X 78725 Esseciciary Sank ALA: 111000614 Secoliciary Sank Acoth: 723731000 Banaffalary: PC integrated dervices Benaffalary: PC integrated dervices Benaffalary habitates: 9005 N FN 620 82101Ametia, 7X 78726 Selector 1300145742

NOTE: THIS IS THE LINDER'S ATTORNEY AND A LAW FIRM DEST COLLECTOR.

If you have any questions, please call the law firm at (602) 286-0579.

INDEPENDENTIAL SERVICES P.C. IS A TOPE CONTENTOR, SHIRL IN AN ASTRONY TO CHEART A DEST AND ANY INFORMATION ON THE DEED HAVE USED FOR TRAIT POWERS.

ROMEYMA IF YOU ARE IN GRANAUSTON OR HAVE USED DESCRIANCED IN SUMMERSTON, THIS LETTER IS YOU INVESTIGATIONAL PROPOSED CRITY AND IS NOT INVESTIGATED AS AN AITHERT TO COLLECT. ASSESS OF RESOURCE ALL OR SAY POWERS AND AS AN AITHERT TO COLLECT. ASSESS OF RESOURCE ALL OR SAY POWERS AND THE USED FROM YOU PRESONALLY.

THOM SECRIFY OF FIRST FOR THE ANOUNT TOR, WE WILL ADDRECK TO HAVE THE SATISFACTION AND CANORIAD MODERATE ENTRY TO TOY.

WE DESECT THAT INVESTIGATED ASSESSED BERVICES P.C. LOCKE TRUST ACCOUNT, ON BRIALF OF G.S BOKETGAGE BY WILLS: NO CHECKS

U.S. Mortgage, not US Bank.

**OUT INTERPRETATION OF THE PROPOSED FOR T

Wire is supposed to be sent to Book Address: 11521 N JN 620 Ste EMERTIE.

Book Address: 11521 N JN 620 Ste EMERTIE.

Wire is supposed to be sent to US Bank, not Chase Bank

WX 18726
Emmediciary Benk Acuts: 113000614

Descriptionary For integrated Services
Escriptionary Address: 3005 N FM 620 \$2103emetle,

YE 78726
Reference: 3005 N FM 620 \$2103emetle,

YE 78726
Reference: 3005146742

BOTE: This IS THE LINDER'S ATTORNEY AND A LAW FIRM EMER COLLECTOR.

If you have any quantions, please call the law firm at (602) 2846-0579.

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Book Address: 11521 N FM 620 Sta DANATIA.

7% 78726
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Esseliciary Sank Esseliciary is unrelated to this transaction

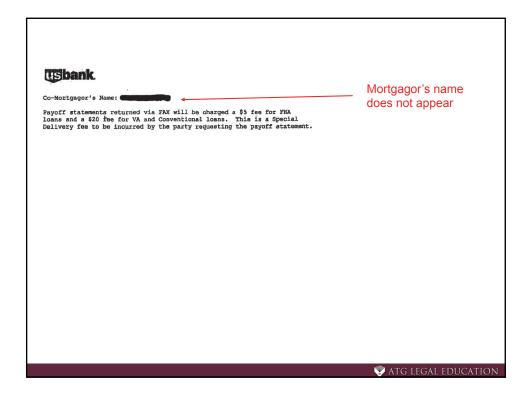
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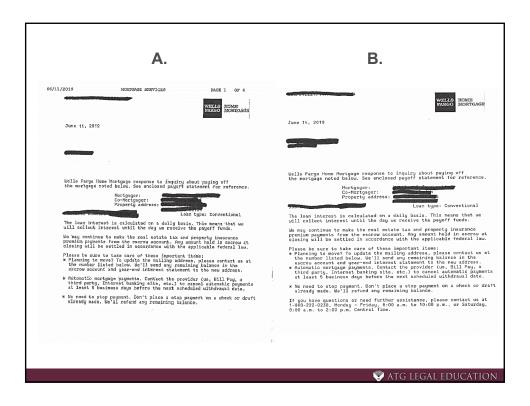
Bank Ramp: Chaco Bank
Bank Addreson: 11921 N FM 620 Sta Evaluation,
TX Jarze
Emmediciary Sank Ada: 111000614
Emmediciary Sank Ada: 112000614
Emmediciary No. Addreson: 300061 This was not coming from an Attorneys' office/debt collector
Demoliciary No. Addreson: 30006 S FM 620 82101Amentia,
TYP 70728
Reference: 3000146742

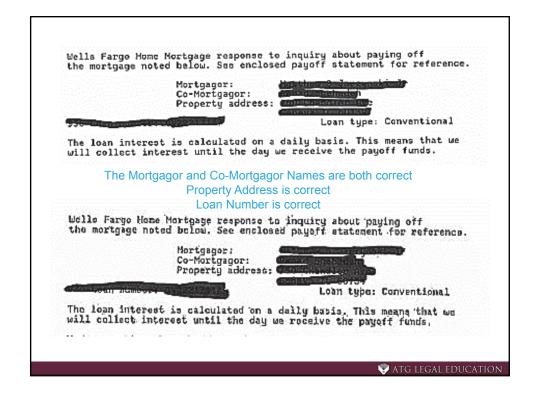
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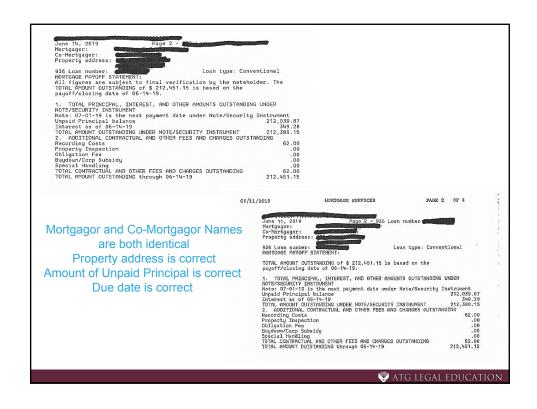
If you have any quantions, please call the law firm at (602) 284-0630.

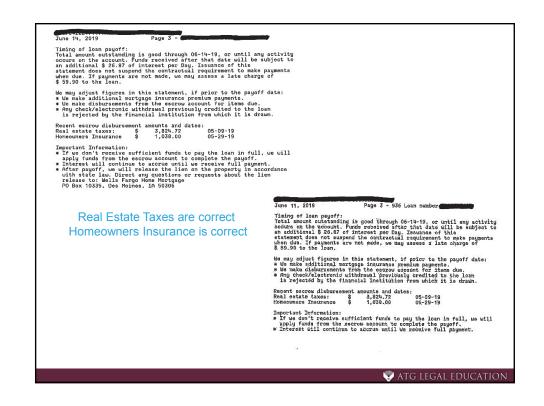


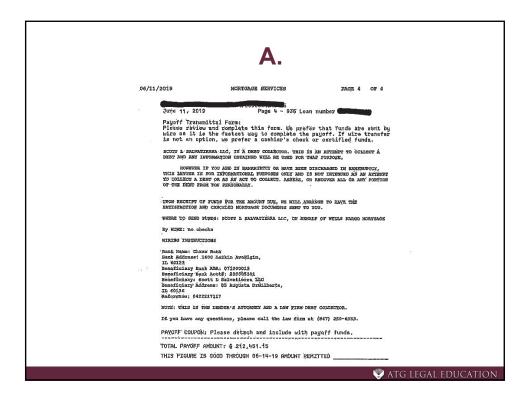
Second Example Wells Fargo Bank Payoff Letter

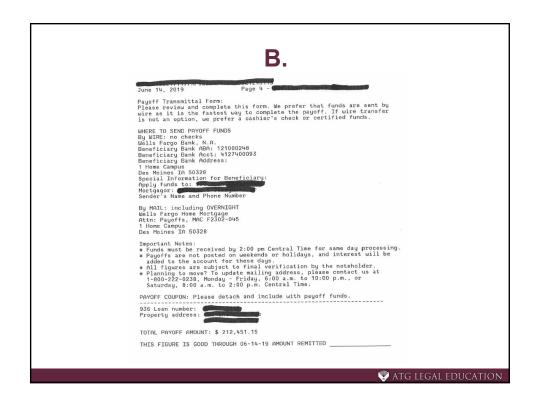


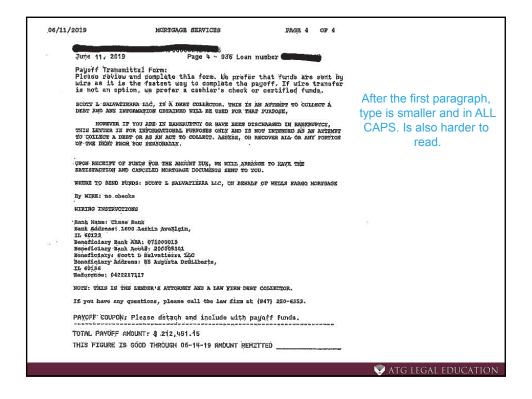


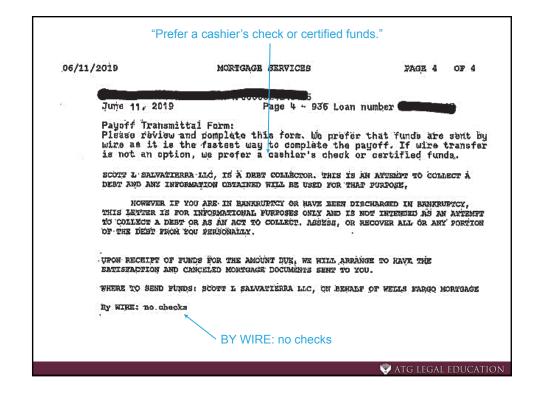




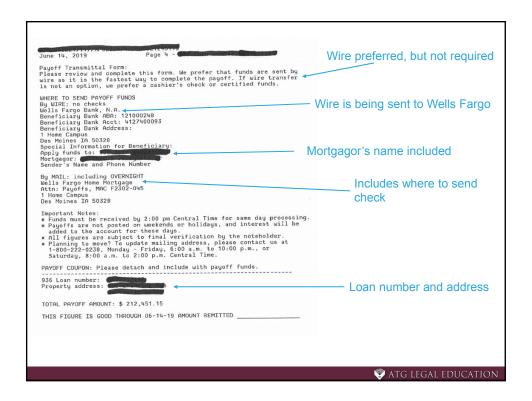








	WIRING INSTRUCTIONS Bank Name: Chase Bank Bank Address: 1600 Leikin AvaRigin,	Wire should be sent to Wells Fargo, not Chase Bank
34 M.	IL 60123 Beneficiary Bank AbA: 071000019 Beneficiary Bank Abut#: 200095301 Beneficiary Ecott L Balvatierra ILC Beneficiary Address: 85 Augusta Drellberts, IL 60136 Raforence: 0422217117	Beneficiary unrelated to transaction
	note: this is the lender a attorner and a law giem i	DEST COLLECTOR.
	The letter is supposed to be coming directly	from the lender
	Not a Debt Collector or Law Fir	
		💖 ATG LEGAL EDUCATION



Third Example

McCallister Payoff Letter

ATG LEGAL EDUCATION

July 17, 2019

ATGF Bank ATTN: Payment Processing 1965 Title Way Chicago, IL 60606 Phone 800.123.4567 Fax 800.765.4321

TO: Peter McCallister 671 Lincoln Avenue Winnetka, IL 60093

Loan No.: 987654321 Loan Type: Conventional Property Address: 671 Lincoln Avenue Winnetka, IL 60093

\$101,177.84 \$1,030.30 \$80

RE: Peter McCallister Kate McCallister 671 Lincoln Avenue Winnetka, IL 60093

This payoff statement reflects the payoff figures as of the date of the statement only. Issuance of this statement does not suspend the contract requirements to make the mortgage payments when us. A later charge of \$24.95 will be assessed if payment is not received within the grace days stated within the rems of the Note and should be added to the payoff total if the payoff amount is sent after that time.

These figures are payable to August 10, 2019. This loan is due for the August 1, 2019 payment. The current First Unpaid Principal Balance is: Interest at 4,25000% on First Principal Balance: Recording Fee.

TOTAL AMOUNT TO PAY LOAN IN FULL

Payoff figures are subject to change due to Ioan adjustments, returned bank items, payment of any escrowed items such as taxes and insurance as they become due or if the payoff figures provided herein have been inadvertently miscalculated. Additional fees or costs may be added if your Ioan becomes delinquent. Recording fees are subject to change without notice due to adjustments made by County Recording offices.

Payoff funds must be sufficient to cover all principal, interest, prepayment penalties, fees and charges or you may accrue additional interest.

Please include our loan number on the payoff check. Funds sent by overnight courier or regular mail must be sent to the above address and include sufficient interest to allow for mail delivery. Payoff funds are accepted Monday through Friday between 8 a.m. and 4 p.m. CST.

 $\ensuremath{^{***}\text{To}}$ enhance timely processing of payment in full, the following wiring instructions are provided:

ATGF Bank
ABA: 002345689
Account Number: 187654329
Attn: Payment Processing
RE: Loan Number 987654321
Mortgagor's Name: Peter McCallister
Co-Mortgagor's Name: Kate McCalliter

We appreciate your business and are here to help. If you have any questions, or would like to discuss this matter further, please contact Customer Service at 800.123.4567 from 7 a.m. CT Monday through Friday, and 8 a.m. to 2 p.m. CST on Saturday, or visit atgfbank.com.

Payoff Department 800.123.4567

July 17, 2019

ATGF Bank ATTN: Payment Processing 1965 Title Way Chicago, IL 60606 Phone 800.123.4567 Fax 800.765.4321

Payoff funds must be sufficient to cover all principal, interest, prepayment penalties, fees and charges or you may accrue additional interest.

Please include our loan number on the payoff check. Funds sent by overnight courier or regular mail must be sent to the above address and include sufficient interest to allow for mail delivery. Payoff funds are accepted Monday through Friday between 8 a.m. and 4 p.m. CST. ${}^{***}{\rm To}$ enhance timely processing of payment in full, the following wiring instructions are provided:

TO: Peter McCallister 671 Lincoln Aven 671 Lincoln Avenue Winnetka, IL 60093

ATGF Bank
ABA: 002345689
Account Number: 187654329
Attn: Payment Processing
RE: Loan Number 987654321
Mortgagor's Name: Peter McCallister
Co-Mortgagor's Name: Kate McCalliter

Loan No.: 987654321 Loan Type: Conventional Property Address: 671 Lincoln Avenue Winnetka, IL 60093

We appreciate your business and are here to help. If you have any questions, or would like to discuss this matter further, please contact Customer Service at $800.123.4567~\mathrm{fmm}$? a.m. CT Monday through Friday, and $8~\mathrm{a.m.}$ to $2~\mathrm{p.m.}$ CST on Saturday, or visit atgfbank.com.

RE: Peter McCallister Kate McCallister 671 Lincoln Avenue Winnetka, IL 60093

Sincerely,

This payoff statement reflects the payoff figures as of the date of the statement only. Issuance of this statement does not suspend the contract requirements to make the mortgage payments when due. A later charge of \$2.45 will be assessed if payment is not received within the grace days stated within the terms of the Note and should be added to the payoff total if the payoff amount is sent after that time.

Payoff Department 800.123.4567

These figures are payable to August 10, 2019. This loan is due for the August I, 2019 payment. The current First Unpaid Principal Balance is: Interest at 4.25000% on First Principal Balance: Recording Fee:

TOTAL AMOUNT TO PAY LOAN IN FULL

Payoff figures are subject to change due to loan adjustments, returned bank items, payment of any escrowed items such as taxes and insurance as they become due or if the payoff figures provided herein have been inadvertilly miscalculated. Additional fees or costs may be added if your loan becomes delinquent. Recording fees are subject to change without notice due to adjustments made by County Recording offices.

No Incorrect Information No Inconsistencies

ATG LEGAL EDUCATION

July 17, 2019

ATGF Bank ATTN: Payment Processing 1965 Title Way Chicago, IL 60606 Phone 800.123.4567 Fax 800. 765.4321

Payoff funds must be sufficient to cover all principal, interest, prepayment penalties, fees and

Anges or you may accrue additional interest.

Please include our loan number on the payoff check. Funds sent by overnight ourier or regular main must be sent to the above address and include sufficient interest to allow for mail delivery. Payoff funds are accepted Monday through Friday between 8 a.m. and 4 p.m. CST.

TO: Peter McCallister 671 Lincoln Avenue Winnetka, IL 60093

RE: Peter McCallister Kate McCallister

671 Lincoln Avenue Winnetka, IL 60093

UPON RECEIPT OF THE FUNDS FOR THE AMOUNT DUE, WE WILL ARRANGE TO HAVE THE SATISFACTION AND CANCEL DOCUMENT SENT TO YOU. TO ENHANCE TIMELY PROCESSING OF PAYMENT IN FULL. WE REQUIRE ALL FUNDS BE SENT BY WIRE

WIRING INSTRUCTIONS

Loan No.: 987654321 Loan Type: Conventional Property Address: 671 Lincoln Avenue Winnetka, IL 60093

WIRBULDS (NO. LIONS
ATGE BANK
1965 TITLE WAY
CHICAGO, IL 06060
ARA: 002345689
ACCOUNT NUMBER: 187654329
BENEFICIARY NARW MERCHANTS & HARRY LIME
REFERENCE: 987654321

We appreciate your business and are here to help. If you have any questions, or would like to discuss this matter further, please contact Customer Service at 800.123.4567 from 7 a.m. CT Monday through Friday, and 8 a.m. to 2 p.m. CST on Saturday, or visit atgfbank com.

This payoff statement reflects the payoff figures as of the date of the statement only. Issuance of this statement does not suspend the contract requirements to make the mortgage payments when due. A later charge of \$24.95 will be assessed if payment is not received within the grace days stated within the terms of the Note and should be added to the payoff total if the payoff amount is sent after that time.

Sincerely,

These figures are payable to August 10, 2019. This loan is due for the August 1, 2019 payment. The current First Unpaid Principal Balance is: Interest at 4,25000% on First Principal Balance: Recording Fee:

\$101,177,84 \$1,030.30 \$80

TOTAL AMOUNT TO PAY LOAN IN FULL

Payoff figures are subject to change due to loan adjustments, returned bank items, payment of any escrowed items such as taxes and insurance as they become due or if the payoff figures any escrowed items such as taxes and insurance as they occome due of it the payoff ngures provided herein have been inadvertently miscalulated. Additional fees or costs may be added if your loan becomes delinquent. Recording fees are subject to change without notice due to adjustments made by County Recording offices. Payoff Department 800.123.4567

Payoff funds must be sufficient to cover all principal, interest, prepayment penalties, fees and charges or you may accrue additional interest.

Please include our loan number on the payoff check. Funds sent by overnight courier or regular mail must be sent to the above address and include sufficient interest to allow for mail delivery. Payoff funds are accepted Monday through Friday between 8 a.m. and 4 p.m. CST. UPON RECEIPT OF THE FUNDS FOR THE AMOUNT DUE, WE WILL ARRANGE TO HAVE THE SATISFACTION AND CANCELED MORTGAGE DOCUMENT SENT TO YOU. TO ENHANCE TIMELY PROCESSING OF PAYMENT IN FULL, WE REQUIRE ALL FUNDS BE SENT BY WIRE. WIRE REQUIREMENT WIRING INSTRUCTIONS ATGF BANK 1965 TITLE WAY CHICAGO, IL 60606 ABA: 002345689 ACCOUNT NUMBER: 187654329 ACCOUNT NUMBER: 18763-9529
BENEFICIARY: MARV MERCHANTS & HARRY LIME NOT OUT SEllerS REFERENCE: 987654321 We appreciate your business and are here to help. If you have any questions, or would like to discuss this matter further, please contact Customer Service at 800.123.4567 from 7 a.m. CT Monday through Friday, and $\delta_{\rm A}$ m. to 2 p.m. CST on Saturday, or visit atgfbank.com. Sincerely, Different font Payoff Department All Caps, size 9, Calibra 800.123.4567 The rest is Sentence case, size 12, Times New Roman 👺 ATG LEGAL EDUCATION

July 17, 2019 ATGF Bank ATTN: Payment Processing 1965 Title Way Chicago, IL 60606 Phone 800.123.4567 Fax 800. 765.4321 Payoff funds must be sufficient to cover all principal, interest, prepayment penalties, fees and charges or you may accrue additional interest. Please include our loan number on the payoff check. Funds sent by overnight courier or regular mail must be sent to the above address and include sufficient interest to allow for mail delivery. Payoff funds are accepted Monday through Friady between 8 a.m. and 4 p.m. CST. TO: Peter McCallister 671 Lincoln Avenue Winnetka, IL 60093 Upon receipt of the funds for the amount due, we will arrange to have the satisfaction and canceled mortgage document sent to you. Loan No.: 987654321 Loan Type: Conventional Property Address: 671 Lincoln Avenue Winnetka, IL 60093 To enhance timely processing of payment in full, we require all funds be sent by wire. Wiring instructions RE: Peter McCallister Kate McCallister 671 Lincoln Avenue Winnetka, IL 60093 ATGF Bank 1965 Title Way Chicago, IL 60606 ABA: 002345689 Account number: 187654329 Beneficiary: Marv Merchants Reference: 987654321 erchants & Harry Lime This payoff statement reflects the payoff figures as of the date of the statement only. Issuance of this statement does not suspend the contract requirements to make the mortgage payments when due. A later charge of \$24.95 will be assessed if payment is not received within the grace days stated within the terms of the Note and should be added to the payoff total if the payoff amount is sent after that time. We appreciate your business and are here to help. If you have any questions, or would like to discuss this matter further, please contact Customer Service at 800.123.4567 from 7 a.m. CT Monday through Friday, and 8 a.m. to 2 p.m. CST on Saturday, or visit atgfbank.com. These figures are payable to August 10, 2019.
This loan is due for the August 1, 2019 payment.
The current First Unpaid Principal Balance is:
Interest at 4,25000% on First Principal Balance:
Recording Fee: Sincerely, Payoff Department 800.123.4567 \$101,177.84 \$1,030.30 \$80 TOTAL AMOUNT TO PAY LOAN IN FULL \$102,288.14 Payoff figures are subject to change due to loan adjustments, returned bank items, payment of any escrowed items such as taxes and insurance as they become due or if the payoff figures provided herein have been inadvertently miscalculated. Additional fres or costs may be added if your loan becomes delinquent. Recording fees are subject to change without notice due to adjustments made by County Recording offices. ATG LEGAL EDUCATION

 Inconsistency Payoff funds must be sufficient to cover all principal, interest, prepayment penalties, fees and charges or you may accrue additional interest.

Please include our loan number on the payoff check. Funds sent by overnight courier or regular mail must be sent to the above address and include sufficient interest to allow for mail delivery. Payoff funds are accepted Monday through Friday between 8 a.m. and 4 p.m. CST. Upon receipt of the funds for the amount due, we will arrange to have the satisfaction and canceled mortgage document sent to you. To enhance timely processing of payment in full, we require all funds be sent by wire. Wire requirement Wiring instructions ATGF Bank 1965 Title Way Chicago, IL 60606 ABA: 002345689 Account number: 187654329 Beneficiary: Marv Merchants & Harry Lime ← Not our sellers Reference: 987654321 We appreciate your business and are here to help. If you have any questions, or would like to discuss this matter further, please contact Customer Service at 800.123.4567 from 7 a.m. CT Monday through Friday, and 8 a.m. to 2 p.m. CST on Saturday, or visit atgfbank.com. Sincerely. Payoff Department 800.123.4567 ATG LEGAL EDUCATION

July 17, 2019 ATGF Bank ATTN: Payment Processing 1965 Title Way Chicago, IL 60606 Phone 800. 123.4567 Fax 800. 765.4321 Payoff funds must be sufficient to cover all principal, interest, prepayment penalties, fees and Payort muots must be sumcent to cover an principal, interest, prepayment penames, rees and charges or you may accrue additional interest. Please include our loan number on the payoff check. Funds sent by overnight courier or regular mail must be sent to the above address and include sufficient interest to allow for mail delivery Payoff funds are accepted Monday through Friday between 8 a.m. and 4 p.m. CST. TO: Peter McCallister 671 Lincoln Avenue Winnetka, IL 60093 Upon receipt of the funds for the amount due, we will arrange to have the satisfaction and canceled mortgage document sent to you. Loan No.: 987654321 Loan Type: Conventional Property Address: 671 Lincoln Avenue Wiring instructions Merchants & Lime Bank 1990 S. Fingers Road Chicago, IL 60606 ABA: 002345689 Account number: 187654329 Winnetka II. 60093 Peter McCallister Kate McCallister 671 Lincoln Avenue Winnetka, IL 60093 Reference: 987654321 We appreciate your business and are here to help. If you have any questions, or would like to discuss this matter further, please contact Customer Service at 800.123.4567 from 7 a.m. CT Monday through Friday, and 8 a.m. to 2 p.m. CST on Saturday, or visit atgfbank com. This payoff statement reflects the payoff figures as of the date of the statement only. Issuance of this statement does not suspend the contract requirements to make the mortgage payments when due. A later charge of \$24.95 will be assessed if payment is not received within the grace days stated within the terms of the Note and should be added to the payoff total if the payoff amount is sent after that time. Payoff Department 800.123.4567 These figures are payable to August 10, 2019. This loan is due for the August 1, 2019 payment. The current First Unpaid Principal Balance is: Interest at 4.25000% on First Principal Balance: Recording Fee: TOTAL AMOUNT TO PAY LOAN IN FULL \$102,288.14 Payoff figures are subject to change due to loan adjustments, returned bank items, payment of any excrowed items such as taxes and insurance as they become due or if the payoff figures provided herein have been inadvertently miscalculated. Additional fees or costs may be added if your loan becomes delinquent. Recording fees are subject to change without notice due to adjustments made by County Recording offices. ATG LEGAL EDUCATION

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Upon receipt of the funds for the amount due, we will arrange to have the satisfaction and canceled mortgage document sent to you.

Wiring instructions

Merchants & Lime Bank 1990 S. Fingers Road Chicago, IL 60606 ABA: 002345689 Account number: 187654329 Reference: 987654321

Not ATGF Bank

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Sincerely,

Payoff Department 800.123.4567

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What to do in the Future

- Use critical thinking when reviewing a payoff letter
 - Check the information about where the wire is being sent
 - Does the Bank info match?
 - Are the Beneficiaries the same as the Mortgagors?
 - Check for any inconsistencies
 - Does the font match throughout?
 - Are there any weird breaks in the document?
 - Is there any contradictory information

What to do in the Future

If you discover a possible fraud contact Ryan Murphy

- Phone: 312-752-1249

- Email: rmurphy@atgf.com

