

Campbell000060

Mailing Address  
P.O. Box 1291  
Buffalo, NY 14240-1291

Overnight Mail  
220 Northpointe Parkway  
Suite G  
Amherst, NY 14228



STEVEN J. BAUM, P.C.  
ATTORNEYS AT LAW

*S. Baum informed me that foreclosure proceedings could not commence until end of Oct 07*

July 31, 2007

CONCEPCION CAMPBELL  
371 UNION STREET  
BROOKLYN, NY 11231

Re: Reinstatement/HSBC MORTGAGE CORPORATION USA vs. CONCEPCION CAMPBELL,  
ALVIN S. CALVIN, et al.  
Loan No.: 5497135  
Property: 371 UNION STREET, BROOKLYN, NY 11231

Dear Sir or Madam:

You have requested reinstatement figures good through August 15, 2007. Since the attorney's fees, costs of this action and other amounts may increase daily, we have quoted the amount due as of today (July 31, 2007), together with an estimated reinstatement amount good through August 15, 2007.

Please contact us prior to the time you intend to remit funds, so we can provide you with an updated reinstatement amount.

If you do not contact us, and if you pay the estimated reinstatement amount, we will send any refund to you. Please complete the attached information form and return it with your reinstatement funds.

### Contacting Us

By phone: 716-204-2400.

In writing: To the attention of the "Payoff and Reinstatement Department" at either of the two addresses listed above. Do not use our post office box for overnight mail.

Internet: Visit [www.mbaum.com](http://www.mbaum.com). You may request an update on a reinstatement request.

### How To Send Us Funds

Please make your certified check, bank draft or attorneys trust account check, payable to "Steven J. Baum, P.C." Mail or deliver the check to Steven J. Baum, P.C., 220 Northpointe Parkway, Suite G, Mail Stop 200, Amherst, New York 14228. Do not use our post office address for overnight mail.

### Foreclosure Proceedings Will Continue

Your request does not stop the foreclosure proceedings from continuing. Issuance of the enclosed reinstatement letter does not suspend the foreclosure action, or the payment of taxes, insurance or other miscellaneous expenses on your account.

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Loan #: 5497135

**Final Verification**

Please be advised that the reinstatement amount is subject to final verification by the Noteholder. You will be responsible to reimburse the Noteholder if it pays other taxes, insurance or other miscellaneous expenses allowed by law.

**Cancellation of Action**

Upon receipt of satisfactory funds, our office will proceed to have the action discontinued, the Notice of Pendency cancelled, and if applicable, the Judgment of Foreclosure vacated. We do not provide these documents in advance.

Very truly yours,

STEVEN J. BAUM, P.C.

By: Stephanie M. Vampotic  
Reinstatement/Payoff Processor

Pursuant to federal law, this office is a debt collector. We are attempting to collect a debt and any information obtained will be used for that purpose.

Campbell000062

Loan #: 5497135

**Final Verification**

Please be advised that the reinstatement amount is subject to final verification by the Noteholder. You will be responsible to reimburse the Noteholder if it pays other taxes, insurance or other miscellaneous expenses allowed by law.

**Cancellation of Action**

Upon receipt of satisfactory funds, our office will proceed to have the action discontinued, the Notice of Pendency cancelled, and if applicable, the Judgment of Foreclosure vacated. We do not provide these documents in advance.

Very truly yours,

STEVEN J. BAUM, P.C.

By: Stephanie M. Vamprotic  
Reinstatement/Payoff Processor

Pursuant to federal law, this office is a debt collector. We are attempting to collect a debt and any information obtained will be used for that purpose.

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Loan #: 5497135

**INFORMATION FORM**

Please provide the information below and return it with your reinstatement funds.

Please note if you fail to complete this form any refund will be sent to the mortgagors at the mortgaged premises.

Your name \_\_\_\_\_

Daytime phone \_\_\_\_\_ Evening phone \_\_\_\_\_

Address \_\_\_\_\_

Name and address for return of any refund:

same as above

other (please state below)

\_\_\_\_\_

Pursuant to federal law, this office is a debt collector. We are attempting to collect a debt and any information obtained will be used for that purpose.

Campbell000064

Loan #: 5497135

**REINSTATEMENT AMOUNT DUE AS OF JULY 31, 2007 TOGETHER WITH AN ESTIMATED REINSTATEMENT AMOUNT GOOD THROUGH AUGUST 15, 2007****ITEMIZATION****Bank Charges**

PROPERTY INSPECTIONS	\$66.50
ESCROW ADVANCE	\$301.56
LATE CHARGES	\$505.80
OVERDUE PAYMENTS	\$10,282.44

**Disbursements**

SEARCH CHARGES	\$485.00
INDEX NUMBER FEE	\$210.00
NOTICE OF PENDENCY FILING FEE	\$35.00
SERVICE FEES	\$950.00
CANCEL NOTICE OF PENDENCY	\$35.00

**Attorney Fees**

LEGAL FEES TO FORECLOSE	\$1,620.00
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**REINSTATEMENT AMOUNT****DUE AS OF JULY 31, 2007****TOTAL PAYABLE TO: STEVEN J. BAUM, P.C.:****\$14,491.30****Estimated Additional Attorney Fees & Disbursements****Good Through August 15, 2007**

REQUEST FOR JUDICIAL INTERVENTION FEE	\$95.00
COURT ADMIN. FEE (EX PARTE/MOTION)	\$45.00
OVERNIGHT MAIL	\$10.00
COURT SERVICE	\$62.50

**ESTIMATED ADDITIONAL REINSTATEMENT AMOUNT****GOOD THROUGH AUGUST 15, 2007****TOTAL PAYABLE TO: STEVEN J. BAUM, P.C.:****\$14,703.80**

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