

PHH Mortgage Services | PO Box 24738  
West Palm Beach FL 33416

Tel: 1-866-672-5706  
Fax: 1-856-917-8300

COMMERCIAL TEAM

**Property Address:**

13324 Sunkiss Loop  
Windermere FL 34786-3160

MOD: 5616827017

January 15, 2026

Account Number: 7241254742

Mortgagor(s): J J Investments Of

**PAYOUT QUOTE**  
**VALID THROUGH January 31, 2026**

Dear Customer(s),

A payoff quote was requested for account number 7241254742. The total amount due is \$354,622.83 , which will be valid through January 31, 2026. After this date, please request a new payoff letter.

As of the date of this letter, the mortgage payment due on November 1, 2025 has not yet been received and is now past due. If the payment was sent recently, please allow some time for the payment to reflect in our records.

Refer to the following pages for a detailed breakdown of this quote and for payment instructions.

Payoff funds should be sent by wire transfer, cashier's check, certified bank check, title company check, money order, attorney's escrow check, MoneyGram or Western Union. Funds not remitted in one of these forms will be returned, and the payoff will not be processed.

After receiving payoff funds, we will verify all amounts due and contact the issuer of the funds in the event of any discrepancies. After the payoff funds have been applied and the account has been reconciled, any overpayment of funds will be returned to the remitter through regular mail within 20 business days of the date the funds are received. Please allow additional time for mailing.

For any questions, call us at the phone number listed above. We are available Monday through Friday from 8:00 am to 9:00 pm and Saturday from 8:00 am to 5:00 pm ET.

Sincerely,  
Loan Servicing

PHH Mortgage Services | PO Box 24738  
West Palm Beach FL 33416

Tel: 1-866-672-5706  
Fax: 1-856-917-8300

See below for a breakdown of the total amount required to pay off the account referenced above on or before January 31, 2026, as well as complete payoff instructions.

**Important Note:** If there is an escrow account associated with the mortgage for property taxes and insurance, we may need to pay the tax and insurance bills before this payoff quote expires on January 31, 2026. Any additional disbursements made on behalf of the mortgage will be added to the amounts due on payoff.

A lien release fee and a recording fee are the costs associated with paying off the account and formally documenting that the lien is extinguished. A recording fee is charged by the county in which the property is located in order for them to record the lien release document in the official county property records. A lien release fee is charged by the mortgage servicer pursuant to the terms of the Security Instrument in order to prepare the lien release document. A lien release fee and recording fee will only be charged when the loan is paid in full and as allowed by applicable law. A recording fee will be assessed in the amount of the actual cost charged by the county which may vary at the time of recording. A lien release fee will be assessed in the amount allowed by the Security Instrument.

Due Date of Monthly Payment: November 1, 2025

Interest Rate 10.36500 %

First Principal	\$323,270.57
Interest	\$11,169.00
Prepayment Penalty Interest	\$16,163.53
Unpaid Late Charges	\$616.14
Unpaid Returned Payment Charges	\$75.00
Unpaid Other Fees	\$2,191.02
Recording Fee	\$10.00
Payoff Quote Fee	\$50.00
Default Interest	\$1,077.57
<b>TOTAL PAYOFF AMOUNT DUE BY 01-31-2026</b>	<b>\$354,622.83</b>
Bank Wire Fee	\$25.00
<b>TOTAL PAYOFF AMOUNT DUE VIA BANK WIRE TRANSFER</b>	
<b>BY 01-31-2026</b>	<b>\$354,647.83</b>

Next Due Date	11-01-2025
Quoted Date	01-15-2026
Payoff Quote Expiration Date	01-31-2026
Original Principal Balance	\$327,500.00
Per Month Interest	\$2,792.25

PHH Mortgage Services | PO Box 24738  
West Palm Beach FL 33416

Tel: 1-866-672-5706  
Fax: 1-856-917-8300

## PAYOUT REQUIREMENTS AND CONDITIONS

**Certified funds are required for payoff.** Payoff funds must be provided via certified funds, such as bank wire transfer, cashier's check, certified bank check, title company check, money order, attorney's escrow check, MoneyGram or Western Union. Non-certified payments will not be accepted, and the payoff will not be processed.

## HOW TO SUBMIT PAYOFF FUNDS

Bank wire transfers are preferred. Bank wire transfer is the fastest, safest and most convenient payment option. Because this is the fastest option, it may also save money on per-diem interest.

To make a bank wire transfer, provide the information listed under payment methods to the remitting bank.

Be sure to always include the account holder's name, property address and account number on any remittance. If funds cannot be wire transferred, send the payment in certified funds by overnight mail as shown below.

Details for bank wire transfer:

M & T Bank

1 MT Plaza, Buffalo, NY, 14203

ABA: 022000046 / Account Number: 9865548821

Credit to: PHH Mortgage Services

Mail certified funds via overnight mail to:

PHH Mortgage Services

Attn: Cashiering / Payoff Department

1661 Worthington Rd., Ste. 100,

ATTN: SV20

West Palm Beach, FL 33409

All checks and money orders should be made payable to PHH Mortgage Services. **The mortgage account number, accountholder's name and property address must be included on the front of any check or money order.** For same-day processing, wire transfer, check and money order payments must be received by 5:00 pm ET.

This payoff amount is subject to change. To the extent permitted by law, PHH reserves the right to correct any portion of this statement at any time.

## IMPORTANT NOTICES

All balances are subject to change as a result of any transactions, the assessment of any fees or any costs being incurred with respect to the account that occur prior to the application of payoff funds.

Similarly, if any payments applied to this account within the 30 days prior to the date of this payoff quote are reversed for any reason, including but not limited to insufficient funds or a stop payment being placed on a check, this payoff quote is deemed invalid.

If the account is currently subject to a foreclosure action, we will not delay or dismiss any pending foreclosure action while awaiting your payoff payment. Additional attorney's fees and costs may accrue between the date of this letter and the date of payoff. In addition, these charges do not include additional advances that may be made after the date of this letter.

**Notice of continued Autopay enrollment:** If the account is enrolled in automatic debit of the monthly mortgage payment from your financial institution (Autopay), please be aware that the monthly payment will continue to debit each month until you cancel or as of the date the account pays in full. Please contact us on the number listed above at least three business days before the next scheduled withdrawal date if you wish to stop this service prior to the next scheduled withdrawal date.

**Deduction of Benefit:** If you are a Veteran making the monthly mortgage payment through the Deduction of Benefit process, you will need to request the deduction be stopped by filling out a form and sending it to the US Department of Veteran Affairs. To get the form, visit [www.MortgageQuestions.com](http://www.MortgageQuestions.com).

**Overpayment or underpayment of payoff amount:** After receiving payoff funds, we will verify all amounts due and contact the issuer of the funds in the event of any discrepancies. The payoff amount does not include any applicable positive escrow balance. After the payoff funds have been applied and the account has been reconciled, any overpayment of funds will be returned to the issuer through regular mail within 20 business days of the date the funds are received. Escrow account overages will be disbursed within 20 business days. Please allow additional time for mailing. Please be aware that to the extent permitted by law, if the payoff funds received are less than the total amount necessary to pay the account in full, any escrow funds remaining after payment of insurance and taxes due may be applied to the mortgage at payoff. In the event of an underpayment of the required stated payoff funds, if the escrow funds are insufficient to pay the account in full, we will return the funds and continue to accrue interest on the loan.

**Escrow disbursements will proceed until payoff funds are received:** Issuing this payoff statement will not stop future escrow disbursements. Property taxes or insurance may be paid after this quote is issued. If such disbursements create escrow advances and change the amount due to satisfy the mortgage, this payoff quote will be deemed invalid.

**Attorney fees and costs:** Attorney fees and costs for work performed may be included in the Total Payoff Amount Due pursuant to the terms of the security instrument and as allowable under state law. The amounts included herein represent those attorney fees and costs for work completed and invoiced or for work completed or anticipated to be completed as of the Good Through Date or completion of payoff but not yet invoiced. If an attorney fee or cost will occur upon payoff, only the confirmed fee will be assessed in the amount of the actual cost and will be charged when the loan is paid in full and as allowed by applicable law.

**Past due fees still apply:** If the account is past due, collection expenses and legal fees may be accruing.

**Per diem interest may change:** If this is an adjustable rate mortgage, the per diem interest may change prior to payoff. The new per diem interest will be applicable for the payoff as well.

**Mortgage insurance premium:** If the account has mortgage insurance(MIP), the accountholder may also be required to pay an additional month of MIP if the payment is received in the calendar month following the "Total Amount Due to Pay Loan in Full" date.

**The security instrument (Deed of Trust or Mortgage) will be released after payoff:** After receiving the entire payoff amount, we will execute a release and discharge of the Deed of Trust/Mortgage and, if necessary, will file a withdrawal in connection with any legal action that may have been taken with regards to this mortgage account.

**Please verify the Social Security number on file for tax reporting:** Please visit our website at [www.MortgageQuestions.com](http://www.MortgageQuestions.com) to verify the Social Security number on file for the purposes of year-end tax reporting, if applicable.

PHH Mortgage Services | PO Box 24738  
West Palm Beach FL 33416

Tel: 1-866-672-5706  
Fax: 1-856-917-8300

**Wire Fee Notice:** The wire fee is a charge for a payoff payment received through electronic means. If the payoff is not received through electronic means, then the wire fee is not assessed. There are non-electronic payment options available that do not result in a wire fee, including but not limited to, certified check. If the wire fee is assessed, then the fee is nonrefundable.

For any questions, call us at the phone number listed above Monday through Friday from 8:00 am to 9:00 pm and Saturday from 8:00 am to 5:00 pm ET.

Sincerely,  
Loan Servicing

PHH Mortgage Services | PO Box 24738  
West Palm Beach FL 33416

Tel: 1-866-672-5706  
Fax: 1-856-917-8300

**MORTGAGEE NOTICE TO MORTGAGOR**

Account Number: 7241254742

January 15, 2026  
JJ Investments Of  
131 Ormond Shores Dr  
Ormond Beach FL 32176

This is in reply to the inquiry/request for payoff figures or offer to tender an amount to prepay in full the commercial mortgage which this company is servicing.

This notice is to advise per the terms of the mortgage documents, in connection with a full prepayment of the mortgage, interest shall be calculated and paid through the last day of the month in which prepayment occurs (even if the prepayment date is not the last day of such month). Therefore, if the prepayment is received on the first of the month, amounts due will then include interest for the remainder of the month. It is beneficial that prepayment is received towards the end of the month but no later than the last day of the month; otherwise, the following month's interest will be calculated into the payoff amount.

For any questions, we can be reached at the phone number listed above Monday through Friday from 8:00 am to 9:00 pm and Saturday from 8:00 am to 5:00 pm ET.

Sincerely,  
Loan Servicing

PHH Mortgage Services | PO Box 24738  
West Palm Beach FL 33416

Tel: 1-866-672-5706  
Fax: 1-856-917-8300

\*\*\* ADDITIONAL DISCLOSURE \*\*\*

Loan No.: 7241254742  
Mortgagor Name(s): J J Investments Of  
Property Address: 13324 Sunkiss Loop  
Windermere FL 34786-3160

This payoff amount of other fees is itemized as follows:

<b>Fee Description</b>	<b>Assessed</b>	<b>Paid</b>
BAD CHECK/NSF	\$150.00	\$75.00
DEFAULT INTEREST	\$2,700.46	\$509.44
LATE CHARGE	\$821.52	\$205.38