

Exhibit XV

CHASE AUTO FINANCE
900 STEWART AVENUE
GARDEN CITY, NY 11530

PIF \$17,813.26 12/19/10 #2004

Michael S Laham
Elana Laham
530 Burnett Ave N. #10
Renton, WA 98057

December 17, 2010

Re: 005 289 80 2582 69

YEAR: 11 MAKE: KIA VIN: KNAFU5A27B5333715

Dear Michael S Laham:

The net amount required to payoff your account on or before Monday, December 27, 2010 is \$17,813.26. Since your retail installment contract is based on a simple interest account, the interest is computed daily on the outstanding balance. Therefore, for every day the payment is made after the above date, add \$7.14 to the net amount.

Your title or lien release will be mailed six business days from the payoff posting date when guaranteed or certified funds are received. If personal funds are received, the title or lien release will be mailed after ten business days from the payoff posting date. We only accept U. S. currency in the form of personal checks, cashier's checks, and money orders. Your check should be made payable to Chase. For timely processing, please mail your payoff check to:

Regular Address:
P.O. Box 78067
Phoenix, AZ 85062-8067
Attention: Payoff Department

Overnight Address:
14800 Frye Road
1st FL TX 1-1300
Ft. Worth, TX 76155
Attention: Payoff Department

Please include your account number on the face of the check and an address where the title or lien release should be sent.

If we can be of any additional assistance, please contact our Customer Service Department at 1-(800) 336-6675, Monday through Friday, 8AM to 7PM and Saturday from 9AM to 2:30PM from your local area.

Sincerely,

Christopher Talley
Client Service Representative

CSR004

MICHAEL S LAHAM
ELANA LAHAM
PO BOX 66
RENTON, WA 98057

2004
12/19/10
Date

Pay to the CHASE
Order of \$17,813.26 XXXX
Seventeen thousand eight hundred thirty six and 26/100 only Dollars

KeyBank National Association
Renton, WA 98057
1-800-KEY2YOU Key.com

PAID IN FULL: 12/19/10
For Acct # 005 289 80 2582 69

1250005741: 47799920063531 2004

1/3/11

2004

65813963

\$17,813.26

Exhibit XVI

Loan Servicing

P.O. Box 901098
FORT WORTH TX 76101-



01/14/2011

MICHAEL S LAHAM
ELANA LAHAM
PO BOX 66
RENTON WA

98057

Account Number: 00528980258269

Dear MICHAEL S LAHAM:

Please accept our congratulations on paying off the above referenced account. We're writing to confirm that this loan has been paid in full. Please retain this letter with your records as evidence of payment in full. We have enclosed any related documents, as indicated by a mark in the first column below.

- ☐ Original car, boat and/or trailer title
- ☒ Release of Lien Form
- ☐ UCC cancellation
- ☐ Other -

If the original title has been enclosed, you may retain the title (as is) until the vehicle is sold. If a Release of Lien Form has been enclosed, please attach it to the title already in your possession. In either case, if you so desire, you may have a new title issued (without the lienholder's name on it) through the appropriate state licensing agency, in which case a fee may be imposed. This step is not necessary until the vehicle is sold, but simply a matter of personal preference.

Please note: If your loan was financed through a dealership and you purchased credit insurance, you may be due a rebate. You will want to contact that dealership to cancel your credit insurance and request a refund if you are paying your loan off early, as it will not be automatically refunded.

We appreciate your business as our customer and we're delighted to have helped you with the financing you needed. In the future, please don't hesitate to call on us for ways to finance an education, home or vehicle, consolidate debt or prepare for retirement. We hope that we will be your lender of choice for all your financial and banking needs. For additional borrowing needs, call our Loan by Phone at 1-800-800-LOAN.

Your satisfaction is important to us. If you have any questions, please call us at 1-800-346-9670 and we'll be happy to assist you. Thank you for banking with us.

Sincerely,

Loan Customer Service

HKM257

PAID010

Member FDIC

Loan Servicing

P.O. Box 901098
FORT WORTH TX 76101-



Title Release Affidavit

MICHAEL S LAHAM
ELANA LAHAM
PO BOX 66
RENTON WA

1/14/2011

98057

Account No: 00528980258269

Vehicle Description:

Year: 2011

Make: KIA

Model: FORTE 5-DOOR

Vin No: KNAFU5A27B5333715

I (we) hereby certify that the lien or encumbrances on the motor vehicle described above is hereby released, full payment to satisfy said lien having been received by JPMorgan Chase Bank, N.A.

The said lien may be removed from said Certificate Of Title.

Authorized Agent

Before me this day personally appeared the authorized agent of lienholder whose signature appears above, who by me duly sworn upon oath says the statements set forth above are true and correct.

Subscribed and sworn to before me this 14 day of January, 2011

Notary Public State of Texas

Ashley Abair

Notary's Printed Name

8/23/14

My Commission Expires

NOTARY SEAL

