

Chase  
Po Box 469030  
Glendale, CO 80246



February 24, 2012

~~XXXXXXXXXX~~

**Short sale terms and conditions**

Account: ~~XXXXXXXXXX~~  
Borrower: ~~XXXXXXXXXX~~ (The "Seller")  
Property Address: ~~XXXXXXXXXX~~  
Vallejo, CA 94589

Dear ~~XXXXXXXXXX~~:

We have agreed to your request for a short sale, and we will accept a minimum of \$3,825.00 to release the lien and waive the deficiency balance on the loan above. Our acceptance is conditional upon receipt of payment in the form of certified funds on or before 04/27/2012, after which this offer becomes null and void.

Any excess funds at closing will be refunded to us.

This acceptance is only for the contract sale price of \$188,000.00 between ~~XXXXXXXXXX~~ (the "Buyer(s)"), and the Seller.

**Reminder: You must submit preliminary HUD documents for final approval no less than 48 hours before the scheduled closing date.**

**At closing, please fax us a copy of the following signed and executed documents to the fax number below:**

- Certified HUD-1 Settlement Statement
- Affidavit of Arm's Length Transaction (enclosed)
- Copy of wire transfer confirmation or certified funds check/escrow check

Fax: 866-837-2043

**We will release the lien(s) after we review these completed documents and receive certified funds.**

To accept this offer, please send payment by wire transfer or overnight mail to the address below. Please include your name and account number. **Please call us on the day of closing to give us the details about the delivery of funds.**

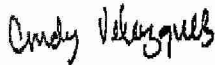
Wire Transfer: JPMorgan Chase Bank, N.A.  
 ABA #~~02100022~~  
 Account: #~~98010374~~  
 Account name: Home Equity Early Loss Mitigation  
 Loan Number: ~~9940100015~~

Overnight Mail: Chase  
 Attention: Short Sale  
 Mail Code OH4-7164  
 3415 Vision Drive  
 Columbus, OH 43219-6009

We will report the completion of this transaction to various consumer reporting agencies. Your credit rating may be impacted. Proceeding with this transaction may have implications on your state or federal tax liability; please consult a tax advisor for more information.

If you have questions, please call us at the telephone number below.

Sincerely,



Cindy Velazquez  
 Chase  
~~877-909-9222~~  
~~866-887-2243~~ Fax  
~~800-562-0842~~ TDD / Text Telephone  
[www.chase.com](http://www.chase.com)

Enclosures

- Borrower Contact Information Update Form
- Affidavit of Arm's Length Transaction
- Fax Cover Sheet

**We are a debt collector.**

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

**To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.**

LM855