

APR-13-2009 22:56

P.002

First Franklin Loan Services
P.O. Box 1838
Pittsburgh, PA 15230-1838

April 14, 2009

[REDACTED]
[REDACTED]
[REDACTED]

RE: Loan No. [REDACTED]
Property Address [REDACTED]
El Cajon CA 92020

Dear Loan Customer,

This letter details the terms of the conditional approval by our company of a short pay-off on the above referenced loan. Please note that this approval is NOT FINAL until the terms of this approval have been met and we receive all the materials required. The terms of approval are:

- 1. Sale Price: \$300,000.00
- 2. Certified Pay-off Funds no less than: \$267,791.62
- 3. Transaction must close on or before: APRIL 30, 2009
- 4. We must receive the funds by 2 pm ET: MAY 1, 2009
- 5. The real estate commission must be no more than 5%
- 6. Seller(s) must receive no proceeds from the sale.
- 7. PRELIMINARY HUD-1 MUST BE FAXED TO US 48 HOURS PRIOR TO THE CLOSING.
- 8. Seller(s) MUST write a letter requesting that all remaining escrow funds (if applicable) be applied to the indebtedness. This includes any tax and/or insurance refunds.
- 9. SELLER WILL NOT PAY FOR REALTOR PROCESSING FEES.
- 10. SELLER WILL NOT PAY FOR HOME WARRANTY OR REPAIRS.
- 11. PROPERTY IS SOLD AS IS.

Please see the second page for materials that must be provided after closing along with mailing and wiring information.

LM901/CVM

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[REDACTED]
[REDACTED] Page 2

The following materials MUST be provided immediately after the closing:

1. A certified check for \$267,791.62 representing the pay-off amount. If funds are sent by wire, provide the Fed reference number for confirmation. Wire transfers must be received within 24 hours of closing.
2. A copy of the final signed HUD-1. If the final signed HUD-1 is not available, a true and certified copy of the unsigned, final HUD-1 MUST be provided.

We also request that you send the following:

- * Copy of signed Buyer(s) and Seller(s) Closing Statement(s), if applicable,
- * Disbursement worksheet, and
- * Copies of all checks issued.

Forward ALL required items to the mailing address listed below:

MAILING ADDRESS

Loan Services
ATTN: Loss Mitigation, 24-120
150 Allegheny Center Mall
Pittsburgh, PA 15212 OR FAX TO: 724-498-4968

If wiring pay-off funds, please use the following information:

WIRING INSTRUCTIONS

Bank: Bank of America
ABA: 026009593
Acct: Home Loan Services, Inc.

Mortgagor: [REDACTED]
Loan Number: [REDACTED]

Upon satisfaction of the required terms, including, but not limited to, the receipt of the proceeds and all required material, the appropriate documents will be sent to release the lien. If you have any questions, I am available to assist you at [REDACTED] between 8 am and 5 pm, Eastern Time, Monday through Friday.

Sincerely,
[REDACTED]

Loss Mitigation

You should consider this letter as coming from a debt collector as we sometimes act as a debt collector. Any information provided by you will be used to collect this debt. However, if you are in bankruptcy or have received a bankruptcy discharge for this debt, this letter is not an attempt to collect the debt, but notice of possible enforcement of our lien against the collateral property. LM902/CVM

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P.004

First Franklin Loan Services
P.O. Box 1838
Pittsburgh, PA 15230-1838

April 14, 2009

[REDACTED]
[REDACTED]
El Cajon CA 92020

RE: Loan No. [REDACTED]
Property Address [REDACTED]
El Cajon CA 92020

Dear Loan Customer,

This letter details the terms of the conditional approval by our company of a short pay-off on the above referenced loan. Please note that this approval is NOT FINAL until the terms of this approval have been met and we receive all the materials required. The terms of approval are:

1. Sale Price: \$300,000.00
2. Certified Pay-off Funds no less than: \$4,755.00
3. Transaction must close on or before: APRIL 30, 2009
4. We must receive the funds by 2 pm ET: MAY 1, 2009
5. The real estate commission must be no more than 5%
6. Seller(s) must receive no proceeds from the sale.
7. PRELIMINARY HUD-1 MUST BE FAXED TO US 48 HOURS PRIOR TO THE CLOSING.
8. Seller(s) MUST write a letter requesting that all remaining escrow funds (if applicable) be applied to the indebtedness. This includes any tax and/or insurance refunds.
9. SELLER WILL NOT PAY FOR REALTOR PROCESSING FEES.
10. SELLER WILL NOT PAY FOR HOME WARRANTY OR REPAIRS.
11. PROPERTY IS SOLD AS IS.

Please see the second page for materials that must be provided after closing along with mailing and wiring information.

LM901/CVM

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P.005

[REDACTED], Page 2

The following materials MUST be provided immediately after the closing:

1. A certified check for \$4,755.00 representing the pay-off amount. If funds are sent by wire, provide the Fed reference number for confirmation. Wire transfers must be received within 24 hours of closing.
2. A copy of the final signed HUD-1. If the final signed HUD-1 is not available, a true and certified copy of the unsigned, final HUD-1 MUST be provided.

We also request that you send the following:

- * Copy of signed Buyer(s) and Seller(s) Closing Statement(s), if applicable,
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- * Copies of all checks issued.

Forward ALL required items to the mailing address listed below:

MAILING ADDRESS

Loan Services
 ATTN: Loss Mitigation, 24-120
 150 Allegheny Center Mall
 Pittsburgh, PA 15212 OR FAX TO: 724-498-4968

If wiring pay-off funds, please use the following information:

WIRING INSTRUCTIONS

Bank: Bank of America
 ABA: 026009593
 Acct: Home Loan Services, Inc.

Mortgagor: [REDACTED]
 Loan Number: [REDACTED]

Upon satisfaction of the required terms, including, but not limited to, the receipt of the proceeds and all required material, the appropriate documents will be sent to release the lien. If you have any questions, I am available to assist you at [REDACTED] between 8 am and 5 pm, Eastern Time, Monday through Friday.

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