

Navy Federal Credit Union

Attn: [REDACTED]

Vienna, Virginia 22180

7. You will net **ZERO** dollars at closing.
8. You will waive rights to any escrow funds or prepaid expenses.
9. Any overages will be included in the net proceeds.
10. **A final completed HUD-1 is to be faxed to [REDACTED] for review 48 hours prior to closing. If the HUD-1 is not approved by a member of the Short Sale Team PRIOR to closing, the short sale is null and void.**
11. This property is being sold in "as is" condition.
12. No modification(s) to this contract will be permitted without prior written approval of Navy Federal Credit Union.
13. Listing agent to provide seller's closing agent/attorney with copy of these instructions.
14. Seller(s) attest that all subordinate liens and taxes, if applicable, have been satisfied or paid prior to the sale on said property.
15. **IT IS THE AGENT AND MEMBER'S RESPONSIBILITY TO INFORM NAVY FEDERAL CREDIT UNION'S SHORT SALE TEAM OF SETTLEMENT DATE AND TIME 72 HOURS PRIOR TO SETTLEMENT. FAILURE TO DO SO WILL RESULT IN A CANCELANATION OF OUR APPROVAL OF SAID SHORT SALE.**

Should you have any further questions concerning this sale please contact me immediately at [REDACTED]

Sincerely,

[REDACTED]
Short Sale Specialist
Navy Federal Credit Union