

Pro-rated Property Taxes (\$1,303.52) estimated
Documentary Transfer Taxes (\$301.40)
Brokerage Commissions (\$16,440.00)
Escrow Charges (\$865.00)
Owner's Title Policy Charge (\$1,289.00)
Seller Credit to Buyer for recurring and non-recurring closing costs (actual costs or \$6,850.00, whichever is less).
HOA Dues & Transfer: (\$648.00)
Other Miscellaneous Costs of Sale (actual cost or \$627.00, whichever is less)

Our understanding of the Purchase Agreement Document is that: (a) the Sale is a bona fide, arms' length sale to third party Buyers who are not related to or affiliated with Seller in any way; (b) Seller has no agreement or understanding pursuant to which he will retain or reacquire, or have any right to retain or reacquire, any legal or equitable interest in the Property after close of the escrow; (c) Seller has delivered to us true, correct and complete copies of the Purchase Agreement Documents and estimated Settlement Statement and (d) that an escrow has been opened or will be opened in accordance with the Purchase Agreement Documents. If any of the preceding are incorrect or the Purchase Agreement Documents or estimated Settlement Statement is amended in any way that would materially amend the Sale, our consent to the short sale will be considered null and void unless such amendments or mis-understandings are agreed to in writing by San Diego County Credit Union.

The terms of this letter are not a consent to any sale of the Property other than the pending Sale between the aforementioned Buyers and Seller and cannot be changed, modified or supplemented except in writing signed by us.

When escrow has been opened, please furnish us with the escrow officer's name, their phone and fax numbers, escrow company name and mailing address and escrow number so that we can provide them our Instructions and Reconveyance.

Our approval will expire on December 15, 2009 unless the expiration date is expressly extended in writing by San Diego County Credit Union.

Notwithstanding the above paragraph, the terms and conditions of this letter will be canceled without further notice if a bankruptcy petition involving the Seller(s) is filed.

If you have any questions regarding the contents of this letter, please contact the undersigned at

[REDACTED]

Very truly yours,

SAN DIEGO COUNTY CREDIT UNION

By:

[REDACTED]

[REDACTED] Executive Vice President