

November 14, 2009

[REDACTED]

Short Sale Terms and Conditions

Account: [REDACTED]

Borrower(s): [REDACTED]

Property Address:

[REDACTED]
La Mesa, CA 91941-0000 (the "Property")

Dear Mortgagor(s):

This letter is to inform you that Chase Home Finance LLC ("Chase") has agreed to your request for a Short Sale, and will accept a minimum of \$133,797.59 to settle your account and release the lien(s) on the above-referenced Property. Our acceptance is conditional upon receipt of payment in the form of certified funds on or before 12/18/2009, after which this offer becomes null and void.

To accept this offer, please send payment by wire transfer or overnight mail to the address below. Be sure to include your name and account number.

Overnight Mail: Chase Home Finance LLC
[REDACTED]
Columbus, OH 43219-6009

Wire Transfer: JP Morgan Chase Bank NA
ABA [REDACTED]
Account [REDACTED]
Account Name: [REDACTED]

This acceptance is only for the contract of sale in the amount of \$150,000.00 between [REDACTED] (the "Buyer"), and the Seller(s).

At closing, please forward us a copy of the certified HUD-1 closing statement, as well as the signed and notarized Affidavit of Arm's Length Transaction (enclosed); these documents must be remitted via both fax and overnight mail to: