

Notice Date: July 23, 2010

Account No.: [REDACTED]

[REDACTED]

Property Address: [REDACTED]

San Diego CA 92115

RAMONA CA 92065

**IMPORTANT MESSAGE ABOUT YOUR ACCOUNT**

This letter will serve as an amendment to our approval letter dated 06/30/2010 whereby BAC Home Loans Servicing, LP and its Investors and/or Insurers have agreed to accept a short payoff involving the above referenced property. Except as noted below, all other terms of the original approval letter will remain the same.

**WHAT THIS MEANS**

Upon receipt of the agreed amount, BAC Home Loans Servicing, LP, and/or its investors will waive the remaining balance due on the above referenced loan and release the borrower from further obligation therein, and waive all rights to pursue further judgment or deficiency. BAC Home Loans Servicing, LP will report the debt as "settled" and issue a 1099 for the remaining balance. The seller is encouraged to seek guidance from an independent tax advisor, and/or an attorney, before proceeding with the short sale.

If it is subsequently determined that the approval of the short sale was based, in part, on information which BAC Home Loans Servicing, LP later determined to be false or misrepresented or fraudulent, BAC Home Loans Servicing, LP reserves the right to pursue the remaining balance of the note.

The amendments to this demand letter are one or more of the following:

1. Closing must take place no later than 08 16 2010 or this approval is void. If an extension is requested and/or approved, then per diem interest will be charged through closing. Should the closing be delayed and the Investor/Insurer agree to an extension of the original closing date, the Borrower(s)/Seller(s) will be responsible for any per diem fees through the new date(s) of closing, extension fees and foreclosure sale postponement fees. The Borrower(s)/Seller(s) will be responsible for any additional costs or fees over the stated approved amounts.
2. The approved buyer(s) is/are [REDACTED] and the sales price for the property is \$ 160000
3. Another buyer cannot be substituted without the prior written approval of BAC Home Loans Servicing, LP.
4. Closing costs have been negotiated and agreed upon with the authorized agent as of July 23, 2010
  - a. Total Closing Costs not to exceed \$ 15085.76
  - b. Maximum commission paid \$ 9600.00
  - c. Maximum allowed to the Jr. Lien Holder \$
  - d. Maximum allowed for HOA liens \$ (if applicable)
  - e. Maximum allowed for repairs \$ 0.00 (if applicable)
  - f. Maximum allowed for termite inspection/repairs \$ 0.00 (if applicable)

Any additional fees that were not approved on July 23, 2010 will not be covered by BAC Home Loans Servicing, LP and become the sole responsibility of either the agent, the buyer or the seller to pay at closing.

5. Net proceeds to BAC Home Loans Servicing, LP to be no less than

<b>Proceeds from Sale</b>	\$ 144914.24	\$ 2000.00
<b>Cash Contribution</b>	\$ 0.00	\$ 0.00
<b>Promissory Note</b>	\$ 0.00	\$ 0.00



