



January 20, 2010

10561 Telegraph Road  
Glen Allen, VA 23059

www.ccomortgage.com

[Redacted]

**SAN DIEGO CA 92120**

**Loan Number** [Redacted]

Dear Mortgagor(s):

The recent short payoff contract on the above referenced property has been approved **CONTINGENT UPON THE FOLLOWING:**

1. The sale price is \$425,000 and closing will be held on or before February 28, 2010
2. **CCO MORTGAGE MUST NET AT LEAST \$5,000 FROM CLOSING. Please send checks in certified funds within 24 hours of closing via overnight express mail.**

**CCO MORTGAGE  
LOSS MITIGATION DEPARTMENT**

**ATTN:** [Redacted]

**GLEN ALLEN, VA 23059**

3. Please forward a copy of this letter to the settlement agent. This will serve as a payoff and demand statement.
4. You should contact an attorney, tax consultant, or the IRS regarding any tax consequences on a short payoff.

**If the above is acceptable, sign below and return by fax no later than January 28, 2010 or this approval is void.** Collections, foreclosure, and or bankruptcy procedures will continue until acceptable settlement proceeds and documentation are received. This letter shall serve as authorization to release if all the above are met in compliance.

Should you have any further questions please call me.

Sincerely,

[Redacted] Loss Mitigation Specialist  
Phone: [Redacted]  
Fax: [Redacted]

\_\_\_\_\_  
Date: \_\_\_\_\_  
Acceptance:

\_\_\_\_\_  
Date: \_\_\_\_\_  
Acceptance:

\_\_\_\_\_  
Date: \_\_\_\_\_  
Realtor

\_\_\_\_\_  
Date: \_\_\_\_\_

Mortgages are offered and originated by RBS Citizens, N.A. CCO Mortgage is a division of RBS Citizens, N.A.  
All loans are subject to approval. Equal Housing Lender