

December 28, 2010

[Redacted]

RE: Loan No. [Redacted]
[Redacted]
ESCONDIDO, CA 92026

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 **\$183,000.00** and closing will be held on or before **January 6, 2011**.
2. **RBS Citizens MUST NET AT LEAST \$2,779.40 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 December 30, 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 of 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: _____
Seller

Date: _____
Seller

Date: _____
Realtor

Date: _____
Buyer

Date: _____
Buyer