

September 29, 2011

[REDACTED]  
San Diego, CA 92115

**Short Sale Offer Confirmation**

Account: [REDACTED]  
Property Address: [REDACTED]  
San Diego, CA 92115-6549

Dear [REDACTED]:

We are writing to confirm that we will accept a short sale on the account above.

Please carefully review the next steps and dates outlined in this letter. Please see also the enclosed inserts for more information. If you have any questions, please contact us as soon as possible at the number provided below.

We agree to release our security interest in the property above when we receive \$2,185.00 in certified funds. If the amount of money from the short sale is greater than the estimate, the additional amount will also be paid to Chase. The Seller(s) may receive \$0.00 as an incentive from this transaction. The incentive funds should be shown as a separate line item on the final HUD-1 Settlement Statement. The amount paid to Chase is for the release of our security interest, and we will waive the remaining deficiency balance on the account, totaling \$22,097.03.

**In order for us to release our current lien on the property, please complete each of the steps below by on or before November 15, 2011.**

- **We must approve the final HUD-1 Settlement Statement** at least 48 hours before closing. Please see the enclosed insert for additional information.
- Send payment of not less than \$2,185.00 by wire or overnight mail as indicated below. Use certified funds, made payable to Chase.

Wire Transfer:      Wire Routing Number: [REDACTED]  
Wire Account Number: [REDACTED]  
Wire Account Name: Chase Home Equity Payoffs

Overnight Mail:      Chase  
Attention HE Default Payment Processing II  
[REDACTED]  
Columbus, OH 43219-6009

- Return the following documents by fax to (866) 220-4130. As a reminder, all completed documents must be returned by November 15, 2011.

- One signed and dated copy of the **Borrower Acknowledgment** (enclosed).
- A completed **Borrower Contact Information Update Form** (enclosed), if applicable.
- One certified copy of the **HUD-1 Settlement Statement** in connection with the sale of the property to [REDACTED] pursuant to a purchase/sale contract in the amount of \$109,900.00. If the HUD-1 Settlement Statement shows that you will receive any additional proceeds, including but not limited to cash, notes, or goods, those proceeds must be paid to JPMorgan Chase Bank, N.A., in addition to the payment amount listed above.
- A completed and signed copy of the **Affidavit of "Arm's Length Transaction"** (enclosed).

Please be sure your name and the account number appear on all correspondence. We recommend retaining a copy of all documents for your records.

**This offer becomes null and void if we do not receive funds and all required documents by November 15, 2011.** Please be aware that our acceptance of this short sale is reported to various consumer reporting agencies and may have an adverse effect on your credit rating.

If you have any questions, please call us at the telephone number listed below.

Sincerely,

[REDACTED]

[REDACTED]

Chase  
EXT 3223229  
(866) 220-4130 Fax  
(800) 582-0542 TDD / Text Telephone  
www.chase.com

Enclosures

- Borrower Acknowledgment
- Borrower Contact Information Update Form
- Affidavit of "Arm's Length Transaction"

**We are a debt collector.**

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

**To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.**

cc: JACQUELINE PHAN  
UPON CLOSING - FAX DOCS TO 866-220-4130  
- WIRE - MUST SHOW REF #, DATE AND AMOUNT  
- FINAL HUD  
- ARMS LENGTH - ALL PAGES AND WITH SIGNATURES  
- LETTER - ALL PAGES AND MUST BE SIGNED

BORROWER CONTACT INFORMATION UPDATE FORM

Account Number: [REDACTED]  
Borrower(s): [REDACTED]  
Property Address: [REDACTED]  
San Diego, CA 92115-6549

Name of Borrower(s) Requesting Update \_\_\_\_\_  
\_\_\_\_\_

Borrower's New Address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Borrower's New Home Phone Number \_\_\_\_\_

Borrower's New Work/Alternate Phone Number \_\_\_\_\_

BY SIGNING BELOW,

The borrower(s) agrees to inform JPMorgan Chase Bank, N.A. of any changes in the borrower's current mailing address and phone number.

\_\_\_\_\_  
Borrower 1

\_\_\_\_\_  
Borrower 2

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

As a reminder, please return this completed form by fax to (866) 220-4130.