

Chase Home Finance LLC (CA2-0816)



San Diego, CA 92127-5706

December 2, 2009

Lakeside, CA
92040

Short Sale Terms and Conditions

Account: [REDACTED]
Borrower(s) [REDACTED] (the "Seller[s]")
Property Address: [REDACTED]
Lakeside, CA 92040 (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 \$3,000.00 to settle your account and release the lien(s) on the above-referenced Property.

Please note this amount is for the release of the lien(s) only and that you are responsible for all deficiency balances per the terms of the original documents.

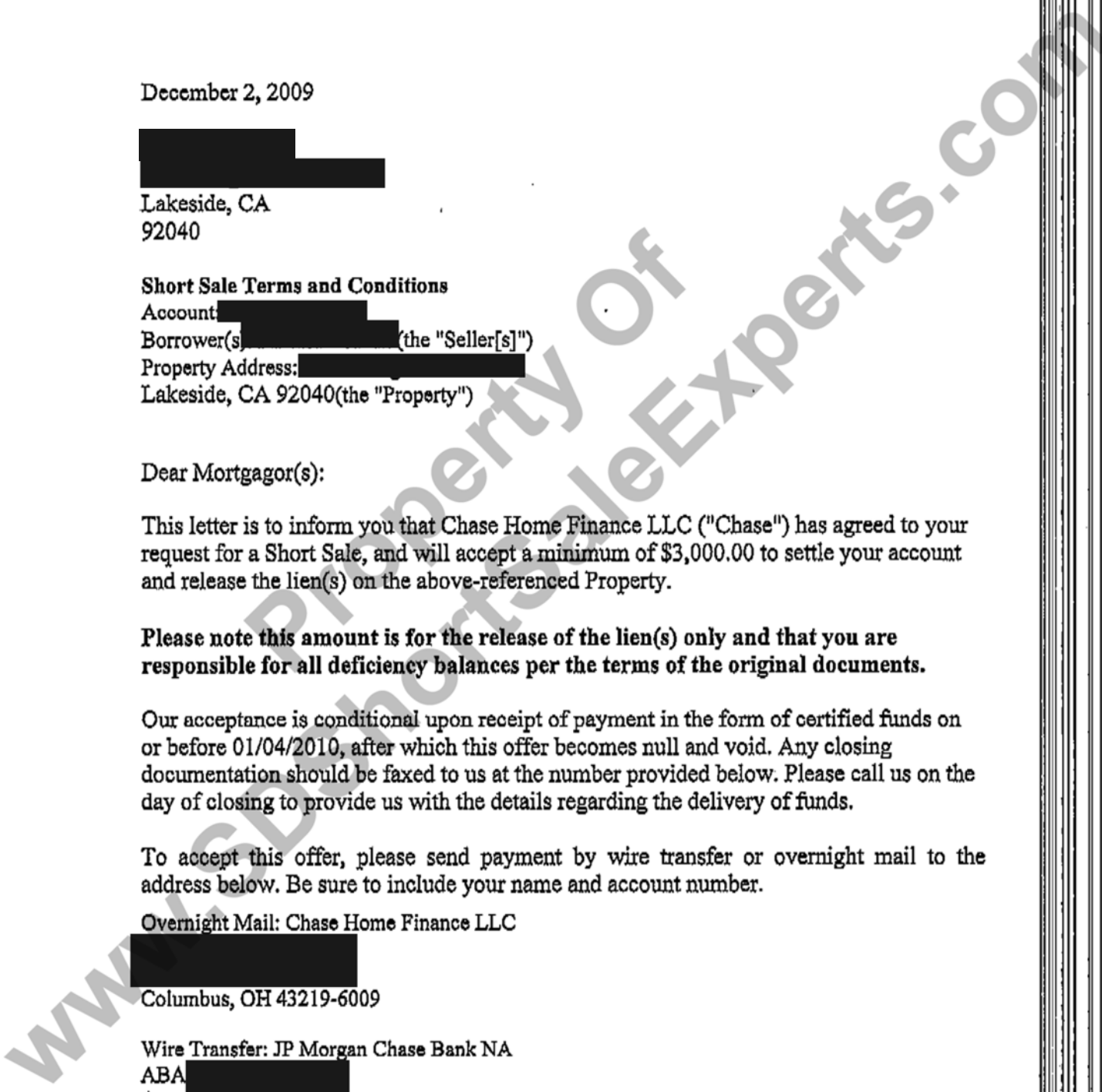
Our acceptance is conditional upon receipt of payment in the form of certified funds on or before 01/04/2010, after which this offer becomes null and void. Any closing documentation should be faxed to us at the number provided below. Please call us on the day of closing to provide us with the details regarding the delivery of funds.

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

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 \$410,000.00 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:

Overnight Mail: Chase Home Finance LLC

[REDACTED]
Columbus, OH 43219-6009

Fax: [REDACTED]

Once certified funds have been received, Chase Home Finance LLC will release the lien(s). Any excess funds at closing will be refunded to Chase Home Finance LLC. As the Seller(s), you will not receive any proceeds from this transaction.

Please be aware that the completion of this transaction is reported to the credit bureaus and may have an adverse affect on your credit rating.

If you have any questions, please contact us at the number provided below. At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,

[REDACTED] Fax [REDACTED]
Homeowner's Assistance Department
Chase Home Finance LLC
[REDACTED] Ext. [REDACTED]
[REDACTED] TDD / Text Telephone
[REDACTED] Fax

Enclosure

1. Affidavit of Arm's Length Transaction

For California customers, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission toll-free at [REDACTED]