



December 24, 2010

[REDACTED]  
VALLEY CENTER CA, 92082

Property Address: [REDACTED]  
ESCONDIDO, CA 92026

Dear [REDACTED]

Please accept this letter as the CitiMortgage, Inc. authorization and acceptance to the settlement and/or short sale on the above referenced account, in the amount of **\$ 10,000.00**. This amount is valid through 01/07/2011. **If the closing date is changed or if full payment is not received prior to 01/07/2011, a new settlement approval, equivalent to a 10% increase to the amount may be required.**

You are required to meet all the following to receive the mortgage settlement:

- Make all payments until the sale of the property.
- Sell the property in "AS IS" condition as repairs cannot be paid from the sale proceeds.
- Report that no transfers of the property can occur within the first 30 days of closing.
- Provide the real estate agent a commission that does not exceed \$ 33,000.00 or 6% of the contract sale price.
- Transfer all proceeds from the sale of the property to CitiMortgage, including all refunds, escrow accounts, insurance claim funds and credits on or before 01/07/2011 to:

**Certified funds via bank wire:**  
**Wire to: US Bank N.A.**  
**St. Louis, MO**

[REDACTED]  
**Wire Memo info Required:   Payoff**  
**Customer Name:**  
**Customer 10 Digit Account Number:**

- **Email a copy of the HUD 1 settlement statement and a copy of either the certified funds or the bank wire confirmation slip to [REDACTED] at the time of closing. Include your name and your mortgage account number [REDACTED]**
- Present this letter to the property seller at time of closing.

We look forward to helping you throughout the home sale process. Please call us if you have any questions or concerns.

Sincerely,

[REDACTED]  
Mortgage Specialist  
[REDACTED]