



June 28, 2010

[REDACTED]  
Santee, CA 92071

Attn: Glen Henderson & Shannon Keatley  
Via E-Mail  
RE: Guild Mortgage Account# [REDACTED]  
Property [REDACTED] Santee CA 92071

Dear Borrower(s):

This Final Short Sale Approval Letter serves to confirm that Guild Mortgage Company (GMC) has approved your request for a short sale of the above-referenced Property, and is an agreement between you and GMC as to the terms of the short sale of the Property.

The approval was based on your financial condition, and is subject to the terms and conditions stated in this letter. GMC consents to release its mortgage or deed of trust upon receipt of the net proceeds of the sale in the amount of **\$261,735.00**. This amount is based on the estimated closing settlement dated 03-29-10. The sales price approved is in the amount of **\$280,000.00**. The amount of closing costs approved is **\$18,265.00**. This amount is approved through **August 6, 2010**. Any requested changes to the state terms and conditions in this letter must be requested in writing by you, and/or your legal representative and approved by GMC. Justification supporting your requested changes should be provided.

- The buyer(s) is/are [REDACTED] as per the Sales Contract/Offer to Purchase. **Any changes to this must be pre-approved by GMC.**
- \$261,735.00 will be applied to loan# [REDACTED]
- 1<sup>st</sup> and 2<sup>nd</sup> half taxes for 2009-2010 have been paid.
- The following closing costs will be allowed to be paid by the seller:
  - Commission is limited to 5% or \$14,000.00
  - HOA limited to \$1,000.00
  - Maximum \$1000 per subordinate debt
- The following closing costs will **not** be allowed to be paid by the seller:
  - Transaction Coordinator Fee
  - Pest Inspection
  - Home Warranty
- No reductions in sales price will be considered.

**Loss Mitigation**

[REDACTED]  
San Diego, CA 92123  
www.guildmortgage.net

email [REDACTED]



RE: Loan# [REDACTED]

[REDACTED] is to receive no cash or proceeds from the closing, escrow, or sale of the property. All excess funds must be forwarded to GMC.

At the close of escrow, GMC will require a certified copy of the final closing statement with a disbursement date and a closing date, which must reflect \$0 proceeds to the seller. These items should be emailed directly to me at [REDACTED].

Please send this letter signed by both borrowers with the closing papers on or before closing.

If you should have any questions, please contact me at [REDACTED] extension [REDACTED] or email at [REDACTED]

Sincerely,

[REDACTED]

Loss Mitigation Analyst

ACCEPTED BY:

[REDACTED] \_\_\_\_\_ Date

[REDACTED] \_\_\_\_\_ Date

Loss Mitigation

[REDACTED]

San Diego, CA 92123

www.guildmortgage.net

email: [REDACTED]

www.ShortSaleExperts.com



GUILD MORTGAGE COMPANY

Short Sale Demand Statement  
As of June 29, 2010

Guild Loan #: [REDACTED]  
Mortgagor(s): [REDACTED]  
Property Address: [REDACTED]  
Santee, CA 92071

Sales Price Approved by Investors & Insurers	\$	280,000.00
Net Proceeds For the 1 <sup>st</sup> Loan to be no less than	\$	261,735.00
<b>TOTAL AMOUNT DUE GUILD</b>	<b>\$</b>	<b>261,735.00</b>

The Total Due Guild for the Short Sale of this loan is valid through August 6, 2010. Please transfer funds per the wiring instructions below. Wired funds must be received by 2:00 PM Pacific Time, Monday-Friday.

Wiring Instructions

[REDACTED]  
ABA # [REDACTED]  
Account [REDACTED]  
Guild Mortgage Loan Number  
Mortgagor Name  
Escrow #/Order #

Short Sale Demand Prepared By: [REDACTED]

Short Sale Demand Approved By: [REDACTED]