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HSBC MORTGAGE SERVICES - CLOSING INSTRUCTIONS/SHORT SALE
AGREEMENT (TOTAL RELEASE OF CUSTOMER LIABILITY)

LIGHTHOUSE ESCROW
3131 CAMINO DEL RIO NORTH, SUITE 250
SAN DIEGO, CA 92108

RE: CUSTOMER: [REDACTED]

PROPERTY ADDRESS: [REDACTED]

ACCOUNT #: [REDACTED]

To Whom It May Concern:

This letter provides you with the closing instructions for the short sale and the Short Sale Agreement executed by HSBC (and to be executed by the Customer).

Closing Instructions:

1. Have the Customer read and sign the Short Sale Agreement below.
2. Obtain the Customer's check (in CERTIFIED FUNDS only).
3. Wire the funds and mail all original supporting documents referencing the customer's account number to:

HSBC Mortgage Services Inc.
636 Grand Regency Blvd
Brandon, FL 33510
Attention: REGINA E WILLIAMS

4. If you have any questions, please contact:
[REDACTED]

SHORT SALE AGREEMENT

HSBC Mortgage Services Inc. ("HSBC") and Customer (stated at top of the letter) agree to settle the above listed account for \$2,000.00 plus any surplus proceeds over the agreed upon sales price and not exceeding the remaining outstanding loan balance (the "Settlement Amount"). The Settlement Amount is due at the close of escrow. This offer is contingent upon a sales price of the Property of \$181,000.00 (the "sales price").

Customer agrees that the payment of the Settlement Amount must be in the form of CERTIFIED FUNDS ONLY and will be accompanied by a copy of the final new settlement worksheet and a copy of this agreement prepared by the Closing Agent. Any surplus funds from the close of the escrow shall be paid directly to HSBC Mortgage Services. The realtor's commission shall not exceed 5.0 percent (%).

Customer Initials _____
Customer Initials _____