



November 15, 2010

[REDACTED]  
San Diego, CA 92116

Loan Number: [REDACTED]  
Property Address: [REDACTED]  
San Diego CA 92102

Dear [REDACTED]:

RoundPoint Mortgage Servicing Corporation is currently servicing your Mortgage Loan that is secured by the property referenced above. The amount owed under this loan as of December 31, 2010 is \$ 290,389.72.

A short sale indicates that RoundPoint Mortgage Servicing Corporation has agreed to accept less than the full payoff in satisfaction of the Mortgage lien. RoundPoint Mortgage Servicing Corporation will, subject to satisfaction of the conditions set forth below, release the mortgage on the property referenced above for a "net" of \$ 153,779.58.

CONDITIONS:

- \* Payment must be received on or before December 31, 2010 in the form of wired funds.
- \* RoundPoint Mortgage Servicing Corporation's review and written approval of the final HUD-1 not less than 24 hours prior to closing.
- \* The final HUD-1 must verify that the seller did not receive any funds from the sale.
- \* A fully executed, final HUD-1, matching the previously approved HUD-1, must accompany payment or funds will not be accepted and the lien(s) will not be released.
- \* Payment must be made by wire to:

Bank of America,  
Account Name: RoundPoint Mortgage Servicing Corporation,  
[REDACTED]

You must notate the full property address on the wire instructions.

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Loan Number [REDACTED]

Please be advised that this offer for a short sale requires strict performance and is time sensitive. The offer shall become null and void and unenforceable by you if any of the conditions set forth above are not fully satisfied in accordance with their terms. By way of example, RoundPoint Mortgage Servicing Corporation will not accept payment and honor the offer for a short sale if such funds are received after December 31, 2010. It will also reject any funds that are less than the "net" amount of \$ 153,779.58 or if such funds are not delivered in accordance with the above wiring instructions.

Until the conditions provided for in this letter are satisfied in accordance with their terms, this offer does not in any way modify or amend the above referenced Promissory Note and Mortgage, and the Mortgage lien shall continue to increase as a result of accruing interest, corporate advances and legal fees incurred by RoundPoint Mortgage Servicing Corporation to enforce and protect its secured interest in the property referenced above. Furthermore, nothing contained herein shall be construed as an agreement by RoundPoint Mortgage Servicing Corporation to forbear from taking any action, or commencing or continuing any action, or commencing or continuing any litigation to enforce its rights under the above referenced Promissory Note and Mortgage.

Sincerely,

[REDACTED]  
Loss Mitigation Department  
RoundPoint Mortgage Servicing Corporation  
[REDACTED]  
Charlotte, NC 28219-9409  
[REDACTED]

THIS MAY BE AN ATTEMPT TO COLLECT A DEBT. ANY INFORMATION OBTAINED MAY BE USED FOR THAT PURPOSE. TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED OR IS SUBJECT TO THE AUTOMATIC STAY IN A BANKRUPTCY PROCEEDING, THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR AN ATTEMPT TO COLLECT AN INDEBTEDNESS AS YOUR PERSONAL OBLIGATION. IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE PROVIDE US WITH THE ATTORNEY'S NAME, ADDRESS AND TELEPHONE NUMBER.

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