



May 20, 2010

[REDACTED]  
San Diego, CA 92101

RE: USAA Equity No: [REDACTED]  
Borrower Name: [REDACTED]  
Property Address: [REDACTED] Escondido, CA 92026

USAA Federal Savings Bank has completed the review of the Short Sale package submitted to our office. We wish to thank you for the opportunity to have served you. However, at this time, USAA FSB will not be able to accept the offer of \$4,000 to settle this account in full and release the lien on the above-referenced property.

However, we will accept 75% of the loan balance at closing to settle in full and release the lien. The current balance of the loan as of today is \$18,090.18 with a per diem of \$3.64.

As another option, we will accept \$4,000 at closing to release the lien with continued payments on the deficiency balance or USAA will pursue deficiency for any balance remaining on the account.

There are other terms we need to discuss so if this counter is acceptable, contact our office for further instruction as this document is not a final approval letter.

**This offer expires on June 21, 2010.**

If you need additional information, please contact us at [REDACTED] or email [REDACTED]

Respectfully,

[REDACTED]  
**USAA Federal Savings Bank**  
**Real Estate Loan Recovery Department**  
[REDACTED]

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San Antonio, TX 78288-0544  
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