



October 20, 2008

La Mesa, CA 91941

Attn: Shannon Keatley

RE: Account #:
Customer:
Collateral:

CA 91941

Dear Mr. Dickenson:

This letter is to confirm that JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, agrees to accept the following:

SHORT SALE on the above account. JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA agrees to release its security interests in the above collateral upon receipt of \$ 20,000.00 certified US funds. JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, requires that we approve the final settlement statement prior to closing and further stipulates that no more than \$0.00 is given to the sellers. This amount is for the release of JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA security interest only. The customer is still responsible for all deficiency balances per the terms of the original loan documents.

This offer becomes null and void if JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, does not receive funds on or before November 24, 2008. Please be aware that JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA acceptance of a Short Sale is reported to various credit reporting agencies, and may have an adverse affect on your credit rating.

To expedite completion of the lien release, a copy of the title commitment or policy and certified funds should be sent to the address below via Express, Certified or Registered mail:

PLEASE VIA FAX SIGNED HUD-1, COPY OF CHECK AND TRACKING RECEIPT OR WIRE CONFIRMATION THE DAY CLOSING IS COMPLETED.

(Overnight Delivery)

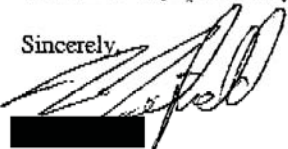
Wire Information:

Chase
HE Default Payment Processing II
Mail Code: OH4-7164
3415 Vision Drive
Columbus, OH 43224-0785

JPMorgan Chase
ABA# 021000021
Bank Account # 9008113745
Customer's Name: Dickenson, Charles
Customer's Account #:412700024263

If there are any questions you may have, feel free to contact me at the number below.

Sincerely,


Loss Mitigation Closing Specialist

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Short Sale-Def 