

**citi financial**  
mortgage

December 5, 2008

Attention: Glen Henderson

Fax: 619.374.1934

CitiFinancial Mortgage Company, INC

Account Number: [REDACTED]

Property Address: [REDACTED] Santee, CA 92071

Customer Names: [REDACTED]

This letter serves as CitiFinancial Mortgage Company Inc.'s (CFMC) authorization and acceptance of a SHORT PAYOFF on the above referenced account, of \$12,000.00 or the net proceeds from the closing settlement, whichever is GREATER.

This amount is valid through 12/30/2008. Certified funds are required on or before 12/30/2008. Seller/mortgagors may not receive more than \$0.00 in this transaction at closing. Upon receipt of certified funds or title company escrow check and after a final review of the original (or Certified copy) HUD 1 settlement statement, CitiFinancial Mortgage Company Inc., will release its mortgage on the property only. Any funds held in our Escrow/ Impound Account and / or insurance claim proceeds will be considered the property of CFMC and will be applied towards our loss.

Please deliver the certified funds by overnight mail service to:

CitiFinancial Mortgage Company Inc.

Attn: 4047 121<sup>st</sup> Street

Urbandale, IA 50323

M:3N#2222

**\*\*\* A COPY OF THIS LETTER MUST BE PROVIDED TO THE CUSTOMER \*\*\***

A copy of the final HUD 1, check and tracking number (Fed Ex, UPS, etc.) must be faxed to Felecia Foster at (972) 657-1611 at the time of closing. ALL SHORT SALES ARE REPORTED TO THE IRS.

Sincerely,

Recovery Specialist  
Toll Free