

AURORA LOAN SERVICES

10350 PARK MEADOWS DRIVE • LITTLETON, CO 80124 • PHONE: 800-550-0508 • FAX: 308-635-3145

VIA FACSIMILE: 619-374-1934

March 27, 2009

████████████████████
SHANNON KEATLEY

RE: Short Payoff Approval; Demand Statement
Aurora Loan Number: ██████████
Borrower(s): ██████████
Property Address: ██████████ San Diego CA 92101

Aurora Loan Services ("Aurora") has approved the sale of the above property that will result in a short payoff of the mortgage. Our approval is based on the contract of sale between ██████████ and ██████████ dated January 29, 2009 for the purchase price of \$ \$179,900.00 . This letter constitutes Aurora's instructions to the Settlement Agent. As such, this approval is conditioned on a short payoff that meets the following criteria:

1. The required minimum payoff amount is \$ \$161,006.90 . Settlement costs have been allocated as follows:
 - *Sellers closing costs not to exceed \$5,099.10
 - *Realtor commissions not to exceed \$10,794.00
 - *2nd lien to receive no more than \$3,000.00 from sale of property
 - **All of the above must be reflected on final HUD-1

*****THE FINAL HUD-1 SETTLEMENT STATEMENT, SIGNED BY BUYER AND SELLER, MUST BE FAXED THE DAY OF THE CLOSING TO THE FAX NUMBER PROVIDED ON THE FAX COVER SHEET.*****

2. The closing must be completed no later than May 8, 2009.
 - * If settlement is delayed or the transaction is cancelled, immediately notify Aurora's Special Services Department.
 - * Written approval must be obtained from Aurora's Special Services Department if unable to complete the transaction by the specified settlement date.
 - * Aurora reserves the right to assess a per diem after the original settlement date.
3. Neither the borrower nor any other party may receive any sale proceeds or any other funds as a result of this transaction, except noted in this letter.
 - * If the combined amount of the sale proceeds and the contribution total more than the amount due to the mortgage, then contact Aurora's Special Services Department.
 - * The borrower must assign to Aurora's any rights to escrowed funds, insurance proceeds or refund from pre-paid expenses.



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Loan No.: [REDACTED]

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If you are wiring funds, use the following instructions:

CHASE MANHATTAN BANK
ABA NUMBER: 0210-0002-1
CREDIT: AURORA LOAN SERVICES
ACCOUNT NUMBER: [REDACTED]
REFERENCE: LOAN NUMBER AND SELLER'S LAST NAME
*DIRECT WIRE TO:

**** THIS TRANSACTION IS NOT CONSIDERED COMPLETED
UNTIL ALL CONTINGENCIES OF APPROVAL HAVE BEEN MET ****

If you have any questions, please contact one of our Loan Counselors
at the address above or by calling [REDACTED]

Sincerely,

Extension
Special Servicing
Aurora Loan Services

