

Chase
P.O. Box 469030
Glendale, CO 80246-9030

May 15, 2015

Final Short Sale Price	\$150,000.00
Seller Contribution	\$0.00
Deficiency Waiver	YES

We agree to your request for a short sale

Account:
Borrower(s):
Buyer:
Property Address:



Dear [REDACTED] and [REDACTED]:

We've approved your request for a short sale, which is to sell your home for less than you owe. This acceptance is only for the contract sale price of \$150,000.00. We'll accept a minimum of \$6,000.00 to release our lien and waive any deficiency. A deficiency waiver is when your house is sold for less than the balance of your mortgage loan and you owe nothing more on the mortgage.

We'll need to receive certified funds for \$6,000.00 by June 25, 2015, for you to be eligible for this offer. Please follow the payment instructions below. We also want to let you know this offer does not stop the foreclosure referral, process or sale that is currently underway. We'll need to receive a signed agreement of sale before the foreclosure sale date.

Information about the sale of the property

No additional incentives: You won't receive further payments or incentives from us to participate in the sale of your property. This means you're responsible for all relocation or other expenses that you may incur as a result of this transaction. Neither the Seller nor the Buyer are to receive any proceeds from the sale of the Property. All proceeds, refunds and/or overages must be sent to us.

Once the sale closes, we'll apply any and all escrow funds to the account to offset the loss to the investor of your loan.

Information about the real estate agent commission: The real estate broker will receive \$9,000.00 as commission.

Here's what you need to do

1. Fax a copy of the following signed and executed documents to us at 1-866-837-2043 at closing:
 - Certified HUD-1 Settlement Statement
 - Arm's Length Affidavit (enclosed)

- Copy of the wire transfer confirmation or certified funds check/escrow check

We'll release the lien after we review the documents and receive the certified funds.

2. To accept this offer, please send the payment by wire transfer or overnight mail to the address below. Please include your name and loan number.

Wire Transfer: Chase
ABA # [REDACTED]
Account # [REDACTED]
Account Name: CHF Subprime Payoff Account
Loan Number: [REDACTED]

Overnight mail: Chase
Attn: Short Sales
Mail Code OH4-7129
3415 Vision Drive
Columbus, OH 43219-6009

3. The final proposed HUD-1 Settlement Statement needs to be faxed to 1-866-837-2043 (free of charge from any Chase branch) for final approval no later than 72 hours before the closing date or we may cancel our approval of the sale. Once the closing statement is received and approved, closing instructions will be sent to the closing agent.

Here's what you need to do after closing

Please make sure you and/or your closing agent correctly follow all of these instructions or the lien will not be satisfied and the proceeds check will be returned. We must receive the final closing documents below by mail or fax within **24 hours** of receiving the funds:

Fax (preferred method): 1-866-282-5682 (Free of charge from any Chase branch)

Overnight Mail: Chase
710 South Ash Street, Suite 200
Glendale, CO 80246-1989

1. **Waiver of Funds** - Fully executed, signed and dated.
2. **Customer Contact Information Update Form** - Fully executed, signed and dated.
3. **Recorded Power of Attorney** (if applicable) - if any documents are executed by someone other than the seller.
4. **Affidavit of "Arm's Length Transaction"** - Fully executed, signed and dated.

If your current mailing address or telephone number has changed, complete and sign the attached Contact Information Update Form and fax it back to us at the number on the form.

Please call me at 1-877-496-3138 ext. 3203107 if you have any questions. You can also call us at one of the numbers below Monday through Thursday from 8 a.m. to midnight, Friday from 8 a.m. to 10 p.m. and Saturday from 8 a.m. to 1 p.m. Eastern Time.

Sincerely,

Bhanka Mishra