



Wells Fargo Home Mortgage  
 MAC X9400-02M  
 11200 West Parkland Avenue  
 PO Box 245018  
 Milwaukee, WI 53224

October 28, 2011

[REDACTED]  
 [REDACTED]  
 Newark NJ 07106

Dear [REDACTED]

RE: Demand Statement for Loan [REDACTED]  
 Projected Settlement Date 11/28/11  
 Property Address [REDACTED]  
 Newark NJ 07106-3311

Client [REDACTED]

Wells Fargo Bank, N. A. approves the sale of the above referenced property. This sale will result in a short payoff of the mortgage, and the mortgagor(s) acknowledge they waive any and all rights to any escrow balance, insurance proceeds or refunds from prepaid expenses. Neither the mortgagor nor any other party may receive any sale proceeds or any funds as a result of this transaction except as noted in this Demand Statement. As agreed, when we receive the sale proceeds and all required documentation, we will notify the credit bureau to reflect "agreed settlement short of full payment" which would appear on the credit report within 60-90 days from the sale date and within 60-90 days from the date of notification and waive any deficiency rights, if applicable.

Sale approval details

This approval is based on the purchase contract dated 09/19/11 between [REDACTED], the seller(s), and [REDACTED] And, the buyer(s), for a purchase price of \$ 120,510.00. The terms of our approval and instruction to the Settlement Agent are as follows:

1. The required payoff is \$ 109,157.90, scheduled for settlement on or before 11/28/11. Your contribution and settlement costs for this transaction are:

Mortgagor contribution:

Cash at Closing: 0.00  
 Promissory Note: 0.00

Approved Seller Closing Costs:

Real Estate Commission:	7,230.60
SELLER CONCESSIONS	1,205.00
CITY TAXES 12/01/12/	366.50
FINAL, WATER TO NEWAR	250.00
SELLER INCENTIVE	1,000.00
STATE STAX STAMP	600.00
ATTORNEY FEE	700.00

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RE: Loan Number [REDACTED]

Approved seller concession to buyer's closing costs:

Itemization of concession:

2. Within two (2) business days of receiving this Demand Statement, you must notify us of the name, address, and telephone number of the Settlement Agent. Both the Realtor and Settlement Agent must be provided a copy of this Demand Statement.
3. The Settlement Agent must contact us 48 hours before the scheduled settlement date and provide a copy of the final estimated HUD-1 Settlement Statement. The Settlement Agent must provide the information required on the enclosed title worksheet as well as the fully executed HUD Closing worksheet, for FHA loans. If settlement is delayed and/or rescinded, we must be notified immediately to review the request and provide written approval, if granted per investor or mortgage insurance guidelines. We reserve the right to assess a per diem interest from the original settlement date until the actual settlement date.
4. All parties understand and acknowledge the purchase contract may not be amended without our prior written approval. The property is sold "as is", the purchaser is not related to the seller, and any relationship between a participating Broker/Realtor has been disclosed prior to issuing this Demand Statement. It is further understood this transaction may not involve any third party who received a deed from mortgagor at, prior to, or after settlement, and the purchase contract may not be assigned.
5. The Settlement Agent is instructed to immediately wire all approved short sale proceeds to the following wire instructions as follows:

Wells Fargo Bank, N. A.

Account No.: [REDACTED]

ABA No.: [REDACTED]

Special Information for Beneficiary:

Apply Funds to loan: [REDACTED]

Mortgagor: [REDACTED]

From: Sender's Name and phone number

\* If this information is not provided the wire will be rejected.

The original executed Promissory Note, if applicable, delivered to us by the next business day immediately following settlement to:

Wells Fargo Home Mortgage

Attn: Liquidations

X2302-044

One Home Campus

Des Moines, IA 50328

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