

Chase
Po Box 469030
Glendale, CO 80246



May 09, 2012

[REDACTED]
[REDACTED]
West Orange, NJ 07052

Short sale terms and conditions

Account: [REDACTED]
Borrower: [REDACTED] (The "Seller")
Property Address: [REDACTED]
West Orange, NJ 07052-0000

Dear [REDACTED]:

We have agreed to your request for a short sale, and we will accept a minimum of \$4,104.70 to release the lien and waive the deficiency balance on the loan above. Our acceptance is conditional upon receipt of payment in the form of certified funds on or before 06/04/2012, after which this offer becomes null and void.

Any excess funds at closing will be refunded to us. The real estate broker may receive \$10,200.00 as commission.

This acceptance is only for the contract sale price of \$170,000.00 between [REDACTED] & [REDACTED] (the "Buyer(s)"), and the Seller.

Reminder: You must submit preliminary HUD documents for final approval no less than 48 hours before the scheduled closing date.

At closing, please fax us a copy of the following signed and executed documents to the fax number below:

- Certified HUD-1 Settlement Statement
- Affidavit of Arm's Length Transaction (enclosed)
- Copy of wire transfer confirmation or certified funds check/escrow check

Fax: 866-837-2043

We will release the lien(s) after we review these completed documents and receive certified funds.

To accept this offer, please send payment by wire transfer or overnight mail to the address below. Please include your name and account number. Please call us on the day of closing to give us the details about the delivery of funds.

Wire Transfer: JPMorgan Chase Bank, N.A.
ABA #021000021
Account # [REDACTED]


Account name: Chase Default Payoff Account Client # [REDACTED]
Loan Number: [REDACTED]

Overnight Mail: Chase
Attention: Short Sale
Mail Code OH4-7133
3415 Vision Drive
Columbus, OH 43219-6009

We will report the completion of this transaction to various consumer reporting agencies. Your credit rating may be impacted. Proceeding with this transaction may have implications on your state or federal tax liability; please consult a tax advisor for more information.

If you have questions, please call us at the telephone number below.

Sincerely,



Chanra S. Chak
Chase
877-419-6499 Ext. ext. 322-3211
866-837-2043 Fax
800-582-0542 TDD / Text Telephone
www.chase.com

Enclosures

- Borrower Contact Information Update Form
- Affidavit of Arm's Length Transaction
- Fax Cover Sheet

We are a debt collector.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

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