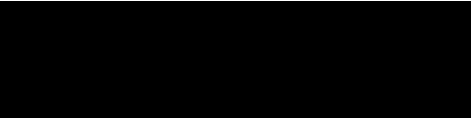


[REDACTED] 03/07/12



THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

03/07/12



Re: SLS Loan Number: [REDACTED]  
Property Address: [REDACTED]

Dear [REDACTED]

Specialized Loan Servicing LLC (SLS) has been authorized by the Investor to accept a "Short Sale" in connection with the above referenced property, release the lien secured by its Deed of Trust, and release you from liability under your promissory note, contingent on the fulfillment of the conditions listed below:

1. Return of signed acknowledgement of the approval letter by fax at closing
1. Receipt of the final HUD-1 Settlement Statement by fax at closing

The minimum net proceeds approved of \$6310.00 must be received in our office before the close of business on 03/25/12. In addition to the Minimum Net Proceeds, SLS must receive \$0.00 in certified funds from a source designated by you prior to the closing. If any of the above requested documents and information, as well as all requested proceeds are not received in our office by the date given, this approval will be null and void and you will need to contact our office for updated approval.

If you have not already done so, please send the requested documentation, along with the name of the title company's closing agent and a contact number to SLS at the fax number

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referenced below so that we can make arrangements for direct payment of the proceeds. If you are a customer in bankruptcy, a written approval from your attorney acknowledging acceptance of these terms must be received in order to complete this process. Please return the approval letter to SLS with your signed documents.

You will NOT receive any proceeds at closing and will waive your rights to any unearned premiums for taxes and/or insurance, any escrow funds and overages for fees associated with this sale or property securing this loan or loans, which includes, but is not limited to attorney's fees, any and all pro-rations and escrow cushion.

Please be advised the acceptance of this short sale transaction is being made in reliance upon the information provided by you the debtor(s) in consideration for a short sale, including any and all financial representations regarding amounts and sources of income, other assets, and debt obligations of you the debtor(s).

At least 24 hours prior to closing, a copy of the final HUD-1 Settlement Statement must be faxed to the attention of the Recovery Department for approval. If you become aware of any changes to the approved terms and the loan cannot close or fund, you should contact this office immediately.

Sincerely,  
Specialized Loan Servicing LLC  
Recovery Department  
800-268-9706  
Fax: 303-895-2513

**Bankruptcy Notice** — If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt: Please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy. If you have any questions, please contact our Customer Care Center at 800-306-6057.

**\*PLEASE NOTE** - As a result of this Short Sale Offer, debt under your Mortgage Note may have/has been forgiven and there may be tax consequences to you. Please consult your tax advisor.

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All seller proceeds from the sale must be made payable to Specialized Loan Servicing LLC in the form of a cashier's check and remitted immediately after closing and mailed to:

Specialized Loan Servicing LLC  
Attn: Cashiering Department  
8742 Lucent Blvd, Suite 300  
Highlands Ranch, CO 80129

Proceeds may also be wired to:

Bank Name: Wells Fargo Bank NA  
Bank Address: 420 Montgomery Street San Francisco, CA 94104  
Account Number: 2000042928232  
Bank ABA Number: 121000248  
Account Name: SLS – Wire Clearing

Reference your name, SLS Loan number, and property address to ensure payments are properly applied.

Please complete the following information so that we may update our records:

Customer's Daytime telephone number: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

After full completion of this document, please fax all pages to: 303-895-2513.

**My signature below acknowledges acceptance of the above terms and conditions.**

\_\_\_\_\_  
date

\_\_\_\_\_  
date