



July 22, 2013

CHICAGO TITLE AGENCY
14200 N NORTHSIGHT BLVD STE 100
SCOTTSDALE, AZ 852

RE: USAA Equity No: [REDACTED]
Borrower Name: [REDACTED]
Property Address: [REDACTED]

USAA Federal Savings Bank reviewed the request for a short sale offer on the above referenced property. USAA believes it is in its best interest to accept the offer of \$6,000.00 from the closing proceeds as settlement in full and agrees to release its lien upon compliance with the following conditions:

1. Lender/ Servicer will receive \$6,000.00 in title/certified funds to be applied to loan number [REDACTED]
2. The seller shall not receive any proceeds resulting from the sale of this property
3. A copy of the signed final settlement statement must be included with the title/certified check
4. Real estate commission can be no more than 6.0%
5. Any additional above and beyond \$6,000.00 must be forwarded to USAA

This approval letter expires AUGUST 21, 2013

PLEASE SEND THE CERTIFIED FUNDS TO THE FOLLOWING ADDRESS:

USAA Federal Savings Bank
Attn: Home Equity Recovery Department
10750 McDermott Freeway
San Antonio, Texas 78288
ABA# 314074269
ACCT# 94063142161
Ref: [REDACTED] Name: [REDACTED]

If you need additional information, please contact me at 1-800-531-7013 ext. 21546.

Respectfully,

Anthony Warden
Assistant Vice President, Member Debt Solutions
USAA Federal Savings Bank

***This communication is an attempt to collect a debt and any information obtained will be used for that purpose.**



July 22, 2013

[REDACTED]

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Please sign below acknowledging the terms of the short sale agreement.

Signature of Borrower & Date

Signature of Co-Borrower & Date

NOTICE:

In the event USAA FSB is left with an unpaid debt, USAA FSB will be unable to provide the following services until the debt is paid in full:

- 1. Providing you with new USAA products and services.**
- 2. Allowing access to usaa.com and its online services, including USAA Web Bill Pay and electronic document delivery.**

THE INTERNAL REVENUE SERVICE REQUIRES FINANCIAL INSTITUTIONS TO FILE A FORM 1099-C (CANCELLATION OF DEBT) TO REPORT THE DISCHARGE OF INDEBTEDNESS IN EXCESS OF \$600.00. IF APPLICABLE, YOUR COPY OF THE 1099-C WILL BE MAILED TO YOU BY JANUARY 31 OF THE YEAR FOLLOWING THE YEAR THE DEBT WAS FORGIVEN.

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USAA FEDERAL SAVINGS BANK

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Respectfully,

Anthony Warden
Assistant Vice President, Member Debt Solutions
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Initials of Borrower & Date

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