

January 31, 2014

[REDACTED]
[REDACTED]
[REDACTED]

We agree to your request to sell your home for less than the balance of your mortgage loan

Account: [REDACTED]
Borrower(s): [REDACTED] (the "Seller")
Property Address: [REDACTED]
[REDACTED]

Dear [REDACTED]

We're writing to let you know we've approved your request to sell your home for less than the balance of your mortgage loan, which is known as a short sale. We'll accept a minimum of \$8,500.00 to release the Chase mortgage 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 on the mortgage.

We must receive the full amount in the form of certified funds no later than 03/04/2014, or this offer becomes null and void. Use 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 must receive a signed agreement of sale before the foreclosure sale date.

Information about the sale of the property

No additional incentive: You will not receive further payments or incentives from us to participate in the sale of your property. This means you are 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 will apply any and all escrow funds to the account to offset the investor's loss.

Information about the real estate agent commission

The real estate broker will receive \$180,000.00 as commission.

This acceptance is only for the contract sale price of \$3,000,000.00 between [REDACTED] (the "Buyer") and the Seller.

Here is 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 wire transfer confirmation or certified funds check/escrow check

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

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

Wire Transfer: Chase
ABA #021000021
Account #9008113745
Account Name: Home Equity Early Loss Mitigation
Loan Number: [REDACTED]

Overnight Mail: Chase
Attention: Short Sales
Mail Code: OH4-7164
3415 Vision Drive
Columbus, OH 43219-6009

3. Please call us on the day of closing to give us the details about the delivery of funds.

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 listed on the form.

If you have questions, please call us at one of the telephone numbers listed below.

Sincerely,

Cindi Perez

Cindy L. Perez
Chase
866-233-5320 Ext. 3490504
1-800-582-0542 TTY
1-866-837-2043 Fax
www.chase.com

Enclosed:

- Affidavit of "Arm's Length Transaction"
- Contact Information Update Form
- 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.

Chase cannot determine what impact principal forgiveness will have on your credit rating. It may have a negative impact. Credit bureaus that determine credit ratings will receive notice that your account was paid

in full for less than the full balance.

Reduction of the amount owed, as well as any payments made to you as a result of this sale, may be reported to the IRS and may have tax implications. Please consult your tax advisor to discuss those implications.

IMPORTANT NOTICE TO SERVICEMEMBERS AND THEIR DEPENDENTS

If you are or recently were on active duty or active service, you may be eligible for benefits and protections under the federal Servicemembers Civil Relief Act (SCRA). This includes protection from foreclosure or eviction. You may also be eligible for benefits and protections under state law or Chase policy. SCRA and state Military benefits and protections also may be available if you are the dependent of an eligible Servicemember.

Eligible service may include:

- Active duty with the Army, Navy, Air Force, Marine Corps, or Coast Guard, or
- Active service as a commissioned officer of the National Oceanic and Atmospheric Administration, or
- Active service as a commissioned officer of the Public Health Service, or
- Service with the forces of a nation with which the United States is allied in a war or Military action, or
- Service with the National Guard of a state militia under a state call of duty, or
- Any period when you are absent from duty because of sickness, wounds, leave, or other lawful cause.

For more information, please call Chase Military Services at 1-877-469-0110.

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