



June 5, 2009

RE: Account #:
Customers:
Collateral:

Dear Mr. and Mrs.

This letter is to confirm that JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, agrees to accept the following:

SHORT SALE on the above account. JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, agrees to release its security interests in the above collateral AND forgive any deficiency balances upon receipt of \$ 3,000.00 in certified US funds. JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, requires that we approve the final settlement statement prior to closing and further stipulates that no more than \$0.00 is given to the sellers. This amount is for the release of JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA security interest only. Please contact your tax advisor regarding any tax ramifications from this transaction.

This offer becomes null and void if JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, does not receive funds on or before 07/20/09. Please be aware that JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA acceptance of a Short Sale or a Settlement is reported to various credit reporting agencies, and may have an adverse affect on your credit rating.

To expedite completion of the lien release, a copy of the title commitment or policy and certified funds should be sent to the address below via Express, Certified or Registered mail:

*****PLEASE FAX A COPY OF THE FINAL SIGNED HUD 1, ESCROW CHECK AND TRACKING INFORMATION THE DAY CLOSING IS COMPLETE TO 602-535-3947, ATTENTION Daniel Gonzales*****

(Overnight Delivery)

Chase
HE Default Payment Processing II

If there are any questions you may have, feel free to contact me at the number below.

Sincerely,

A handwritten signature in black ink, appearing to be "Daniel Gonzales", written over a horizontal line.

Loss Mitigation Closing Specialist

This is an attempt to collect a debt. Any information obtained will be used for that purpose.