

November 08, 2011

F60

Livermore CA 94550-2383

RE: Approval of Short Sale
Borrower(s):

Loan No.

Property Address:

Livermore CA 94550

Dear Customer(s):

"we" or "us") approves your Request for Approval of Short Sale (RASS) or Alternative Request for Approval of Short Sale (Alt RASS) pursuant to the Home Affordable Foreclosure Alternatives (HAFA) Short Sale Program Terms and Conditions (the "Agreement") and agrees to accept all net proceeds from the short sale as full and final satisfaction of the first mortgage indebtedness on the above-referenced property.

Please provide a copy of this approval to the Settlement Agent listed below as this approval shall constitute instructions to the Settlement Agent as outlined in Paragraph B. Upon the closing of the Short Sale transaction, once all the terms and conditions of this approval are met, including receipt by of the Net Sales Proceeds, we will prepare and send for recording a lien release for full satisfaction of the mortgage, foregoing all the rights to pursue you for any deficiency.

This approval is subject to the following:

- A. Terms - The sale and closing must comply with all terms and conditions as provided in the HAFA Short Sale Program Terms and Conditions (the "Agreement") as well as the following terms and conditions of this approval.
1. You cannot list the property with, or sell it to, anyone that you are related to or have a personal or business relationship. In legal language, it must be an "arm's length transaction."
 2. If you or the buyer possess real estate licenses and act as the licensed party in the transaction, the licensed party cannot earn commissions as a result of listing, buying or selling the property.
 3. Any buyer of your property must agree to not sell the home within ninety (90) calendar days of the date it is sold by you.
 4. You may not have any expectation that you will be able to buy or rent your house back after the closing.
 5. The short sale of the property is approved as follows: