Fulfillment Center
PO BOX 469030
Glendale, CO 80246-9030

August 17, 2011

Approval of Short Sale
Account:
Property Address:
Las Vegas, NV 89119-0000 (the "Property")

Dear

We have reviewed your recent Request for Approval of Short Sale associated with the above-referenced Property, and we have accepted the offer under the Home Affordable Foreclosure Alternatives (HAFA) Program.

We agree to accept all net proceeds from the settlement, but not less than a minimum of $51,708.00, as full and final satisfaction of your Loan. After we receive the settlement amount, we will settle your account and release the lien on the Property.

We must receive payment in the form of certified funds on or before 08/25/2011, or this offer becomes null and void.

This approval is subject to the following:

A. **Terms**--The sale and closing comply with all terms and conditions of the Short Sale Agreement (the "Agreement"), and all terms and representations provided in the Agreement by the Borrower.

B. **Changes**--Any change to the terms and representations contained in the Short Sale Agreement must be approved by us in writing. We are under no obligation to approve such changes.

C. **Subordinate Liens**--Prior to releasing any funds to holders of subordinate liens/mortgages, the closing agent must obtain a written commitment from the subordinate lien holders that they will release the Borrower from all claims and liability relating to the subordinate liens in exchange for receiving the agreed upon payoff amount.

D. **Proceeds from Sale**--Except as previously agreed to in writing by the Lender, the Seller will not receive any proceeds from the sale of the Property (except the Seller incentive payment of $3,000, provided for in the HAFA program).

E. **HUD1--A Preliminary HUD-1 Settlement Statement** must be provided to us at least 48 hours before the closing date. We must also receive the signed **Final HUD-1 Settlement Statement** within twenty-four (24) hours after closing. Please use the fax number provided