

Home Finance LLC (TX1-2304)  
Point Drive  
Irving, TX 75063-5812

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March 03, 2010

**Short Sale Terms and Conditions**

Account:

Borrower: (the "Seller")

Property Address:

Phoenix, AZ 85006-0000 (the "Property")

Dear Mortgagor(s):

Home Finance LLC ("") has agreed to your request for a Short Sale, and we will accept a minimum of \$104,086.00 to settle your account and release the lien(s) on the above-referenced Property. Our acceptance is conditional upon receipt of payment in the form of certified funds on or before 03/22/2010, after which this offer becomes null and void.

To accept this offer, please send payment by wire transfer or overnight mail to the address below. Be sure to include your name and account number.

Overnight Mail: Home Finance LLC  
Mail Code  
Columbus, OH 43219-6009

Wire Transfer:  
ABA #  
Account #  
Account Name:

This acceptance is only for the contract of sale in the amount of \$120,000.00 between (the "Buyer"), and the Seller(s).

At closing, please forward us a copy of the certified HUD-1 closing statement, as well as the signed and notarized Affidavit of Arm's Length Transaction (enclosed); these documents must be remitted via both fax and overnight mail to: