

Home Finance LLC (OH4-7129)
 10000
 Columbus, OH 43219-6009

March 5, 2010

Attn:
 Phone Number: 310-400-5565
 Fax Number: 310-400-5566

Conditional Approval of Sales Contract

Home Finance LLC Account:
 Borrower(s)/Seller(s):

Property address:
VICTORVILLE, CA 92392

Buyer(s):

Dear Closing Agent:

Home Finance LLC (the "Lender") has preliminarily approved of the sales contract pertaining to the above-referenced Property for \$143,000.00 between the Seller and the Buyer. Please be advised this is not the final approval for the referenced sale. Once the HUD-1 is approved, closing instructions will be issued and the closing may occur. The Property must be free of liens at the time of closing. Please be aware that should the sale on the Property proceed as outlined, our acceptance of this Short Sale will be reported to the various credit reporting agencies and may have an adverse effect on the Seller's credit. Proceeding with this transaction may have implications on the Seller's state or federal tax liability; the Seller may consult a tax advisor for additional information.

Below we have detailed both the expected seller closing costs and the minimum amount of proceeds to be received by Home Finance LLC.

Expected Seller Closing Costs

Realtor Commission	\$7,250.00
Closing Fee	\$450.25
Taxes	\$2,878.75
Tax Stamps	\$157.30
Hazard Disclosure	\$99.00
Title Insurance	\$748.00
Taxes	\$670.05
Taxes	\$45.38
Total Seller Closing Costs	\$12,298.73

Expected Credits

Total Credits	\$0.00
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Minimum Net Proceeds to Lender

Sales Price	\$143,000.00
- Total Closing Costs	\$12,298.73
+ Total Credits	\$0.00
Total Minimum Net Proceeds to Be Received by the Lender	\$130,701.27