

Home Finance LLC (AZ1-5626)
PO BOX 29505
Phoenix, AZ 85038-9505



January 09, 2011

Settlement Agreement Confirmation

Mortgagor:

Account:

Balance:

Property Address: , FORT LAUDERDALE FL 33305

Dear Mortgagor(s):

Home Finance LLC ("CH") is writing to confirm our recent conversation regarding our agreement to accept a Settlement on the above-referenced account. Per our agreement, the total amount due, **\$3,000.00**, must be received in our office by no later than **02/25/2011**, or this offer becomes null and void. Upon receipt of the required funds, we will release its current lien on the Property and forgive any remaining deficiency balance on the account.

Funds may be sent via wire transfer, using the following information.

Home Equity Loss Mitigation
Routing Number
Account Number

Please ensure that both your account number and the word "**RECOVERY**" appear in the description field of the wire.

Please note that our acceptance of this Settlement is reported to various credit bureau reporting agencies and may have an adverse effect on your credit rating. This settlement reports forgiveness of debt to the IRS. Proceeding with this transaction may have implications on your state or federal tax liability; please consult a tax advisor for additional information.

We look forward to working with you and, while no guarantees can be made, we believe it would be beneficial for all parties to attempt to work out a resolution. At CH, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,

Recovery Department

C
) Ext: 40961
TDD / Text Telephone