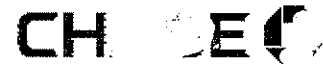


Home Finance LLC (AZ1-5626)  
PO BOX 29505  
Phoenix, AZ 85038-9505



January 28, 2011

**Settlement Agreement Confirmation**

Mortgagor:

Account:

Balance:

Property Address: FREMONT, CA 94538

Dear Mortgagor(s):

Home Finance LLC 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, \$6,000.00, must be received in our office by no later than 02/28/2011, 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.

Pay To: Non Prime Default Wire Acct  
Routing#: XXXXXX  
Account#: XXXXXX

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. We report forgiveness of debt to the IRS. Proceeding with this transaction may have implication 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 Home Finance we value you as a customer and want to ensure your continued satisfaction.

Sincerely,

Recovery Department  
Home Finance LLC

1-800-542 TDD / Text Telephone

Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.