



Home Finance LLC
 800 E State Hwy 121 Bypass, Floor 2E
 Lewisville, TX
 1-866-234-1342

January 18, 2011

RE: Loan
 Borrower(s)

Buyer(s)

Property Address
 SAN DIEGO CA 92126

To Whom It May Concern:

This letter will confirm Home Finance approval of the sales contract pertaining to the above referenced property for \$430,000.00 between the above parties. *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 lien free at the time of closing.* It is our understanding that the following are the expenses to the seller:

Actual proceeds (sales price)	\$430,000.00
Seller's closing costs	
Broker Commission	\$21,500.00
Jr Lien Payoff	\$3,000.00
Buyers Closing Cost	\$0.00
Sellers Closing Costs	\$3,545.00
Taxes	\$6,829.00
Seller Contribution	\$0.00
Total Proceeds to be received by	\$395,126.00

The amount paid to Chase security interest(s), and we will waive the remaining deficiency balance on the account, totaling \$116,688.51.

The Borrower's costs and contributions are estimates provided by the Escrow Company under no circumstances will accept less than the approximate net amount stated and may require additional funds if actual costs are less than those provided by the Escrow Company.

It is our understanding that escrow will close on or before 2/25/2011. As this approval is based on figures good through this date, must be advised if there is a postponement of the closing. Additionally, should any variances occur in the approved transaction, must be contacted to approve the changes. under no obligation to approve the changes and may require the revision of submitted changes.

If Chase does not approve change may rescind its approval of the sale. If we approve an extension of the closing date per diem interest may be assessed.