



Home Equity Solutions
 Mac X2303-01N
 One Home Campus
 Des Moines, IA 50328

April 14, 2011

LAS VEGAS NV 89148-2716

RE: **Conditional Approval of Request for Short Sale**
 Account #:
 Property: LAS VEGAS NV 89148
 Buyer(s):

Dear Borrower(s):

The purpose of this letter is to confirm that [redacted] Bank, N.A. ("Bank") has conditionally approved your request for a short sale of the above-referenced Property. This approval is valid only for a sale in connection with the above-reference Buyer(s) and for a sale closing by May 20, 2011, if not closed by this date you will need to get a new approval letter from [redacted].

This approval of a short sale with respect to the above-referenced Property is conditioned on your compliance with all Short Sale Guidelines, which have previously been provided. Short sale approval will not be final unless and until a Final Short Sale Approval Letter has been executed by [redacted] and written acceptance of the terms of the Final Short Sale Approval Letter is made by you. If a signed copy of Final Short Sale Approval Letter is not received by the required due date and/or is altered in any manner, the approval becomes null and void. Only upon satisfaction of all terms of the Final Short Sale Approval Letter, will [redacted] release its mortgage or deed of trust on the Property.

The Property must be sold "as is" for purchase price of \$255,000.00; the amount paid to [redacted] must be \$3,000.00 or greater. [redacted] is entitled to all proceeds from the sale except those necessary to pay off any senior liens and customary seller's closing costs. If you purchased optional credit insurance of any kind in connection with your Account, and your coverage has not previously been cancelled, your participation in this settlement will result in the cancellation of your insurance coverage in accordance with the terms of your insurance contract, and coverage will not be reinstated. The real estate agents' commission shall be 6.000%. The borrower(s) is to net \$0.00 (zero) from the sale.

Should you have any questions, please feel free to contact us at the number listed below.

Sincerely,

Emilee
 Liquidation Servicing

The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.