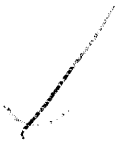




Home Equity Solutions
 Mac X2303-01N
 One Home Campus
 Des Moines, IA 50328



February 22, 2011

EAST HAMPTON CT 06424-1721

RE: **Conditional Approval of Request for Short Sale**
 Account #: _____
 Property: _____ MADISON, CT 06443
 Buyer(s): TBD

Dear Borrower(s):

The purpose of this letter is to confirm that _____ Bank, N.A. (_____) 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 February 28, 2011, if not closed by this date you will need to get a new approval letter from _____.

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 _____ 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 _____ release its mortgage or deed of trust on the Property.

The Property must be sold "as is" for purchase price of \$475,000.00; the amount paid to _____ must be \$38,250.00 or greater. _____ 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 5.000%. 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,

Lona J. _____
 Collections Servicing
 866-970-7 _____ ext. 49068

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.