

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

July 2, 2010

OAKLEY CA 94561-3197

RE: **Short Sale Final Approval**

Account #

Property: OAKLEY, CA 94561

Buyer(s):

Dear Borrower(s):

This Final Short Sale Approval Letter serves to confirm that Bank, N.A. ( ) has approved your request for a short sale of the above-referenced Property, and is an agreement between you and ) as to the terms of the short sale of the Property.

s approval of your request for a short sale of the Property is valid until 7/6/2010, and requires that ) receive written acceptance by you on or before 7/6/2010. To accept, sign and return the original copy of this letter to in the enclosed envelope.

Any requested changes to the stated terms and conditions in this letter must be requested in writing by you, and/or your legal representative and approved by

The APPROVAL TERMS AND CONDITIONS are:

- 1) The closing (settlement date) and funding to be no later than 7/6/2010.
- 2) The borrower(s) is to net \$ 0.00 (zero) from the sale.
- 3) The real estate agents' commissions to be withheld from the net proceeds check are not greater than \$15,900.00 (6.000% of the contract sales price).
- 4) The contract for the sale of the property is an arms length transaction, negotiated between the borrower(s) and the buyer(s) who are unrelated parties, with each party acting in their own self interest. The contract sales price is the fair market value of the property, and has been fairly bargained for and agreed to by and between the parties to the sale contract. The borrower(s) affirmatively state that they are not related to the person(s) named as the buyer(s) in the contract for the sale of the property, by blood, marriage, friendship, commercial enterprise, or in any other manner.