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Simi Valley, CA 93065

Notice Date: September 29, 2011

Loan No.: 07-15555

Property Address:

Camarillo, CA 93012

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IMPORTANT MESSAGE ABOUT YOUR HOME LOAN

As your home loan servicer, [redacted] is dedicated to helping you find a solution to avoid foreclosure on your property. We are pleased to inform you that [redacted] and/or its Investors and/or Insurers have agreed to accept a short sale for the above-referenced property and loan.

WHAT THIS MEANS TO YOU THE SELLER

[redacted] and/or its Investors and/or Insurers (if applicable) will accept less than the amount owed on your current mortgage and release you from any further responsibility for your outstanding mortgage balance.

Our records show that your loan is currently included in an active Bankruptcy Proceeding. Therefore, the short sale approval from [redacted] is contingent upon the Bankruptcy Court granting approval for the short sale or granting an Order to Terminate the Automatic Stay and Co-Debtor Stay, if applicable. Please consult with your bankruptcy representative to ensure we receive the Bankruptcy Court's approval for the short sale.

CONDITIONS OF SHORT SALE APPROVAL

Detailed below are the conditions of this approval, along with necessary next steps that will need to be completed by the dates and/or timeframes noted. Please read through all the information carefully, and if you have any questions, call Short Sale Customer Care at 1-866-880-1232, Monday – Friday 7 a.m. to 10 p.m., Saturday 8 a.m. to 5 p.m., Sunday 2 p.m. to 11 p.m., EST.

Subject to Bankruptcy Court review and approval, the conditions of the approval are as follows:

1. The sale and closing must comply with all terms and conditions of the Short Sale Agreement between the Servicer and the Borrower as well as all terms and representations provided herein by the Borrower.
2. Any change to the terms and representations contained in this Request for Approval of Short Sale or the attached sales contract between you and the Buyer must be approved by the Servicer in writing. The Servicer is under no obligation to approve such changes.
3. A HUD-1 Settlement Statement, which will be signed by you and the Buyer at closing, must be provided to the Servicer not later than one business day before the Closing Date of **October 04, 2011**.

This communication is from E [redacted], the servicer of your home loan.

[redacted] is required by law to inform you that this communication is from a debt collector. However, the purpose of this communication is to let you know about your potential eligibility for this program to help you avoid foreclosure.