

JP Morgan Chase Bank  
PO BOX 469030  
Glendale, CO 80246

October 04, 2011

10000 Santa Barbara  
Santa Barbara, CA 93101

**Short Sale Offer Confirmation**  
Account: [Redacted]  
Property Address: [Redacted]  
Santa Barbara, CA 93109

Dear [Redacted]:

We are writing to confirm that we will accept a short sale on the account above.

Please carefully review the next steps and dates outlined in this letter. Please see also the enclosed inserts for more information. If you have any questions, please contact us as soon as possible at the number provided below.

We agree to release our security interest in the property above when we receive \$7,952.56 in certified funds. If the amount of money from the short sale is greater than the estimate, the additional amount will also be paid to [Redacted]. The Seller(s) may receive \$0.00 as an incentive from this transaction. The incentive funds should be shown as a separate line item on the final HUD-1 Settlement Statement. The amount paid to [Redacted] for the release of our security interest, and we will waive the remaining deficiency balance on the account, totaling \$91,454.56.

In order for us to release our current lien on the property, please complete each of the steps below by on or before October 7, 2011.

- We must approve the final HUD-1 Settlement Statement at least 48 hours before closing. Please see the enclosed insert for additional information.
- Send payment of not less than \$7,952.56 by wire or overnight mail as indicated below. Use certified funds, made payable to [Redacted].

Wire Transfer: Wire Routing Number: [Redacted]  
Wire Account Number: [Redacted]  
Wire Account Name: [Redacted] Home Equity Payoffs

Overnight Mail: [Redacted]  
Attention HB Default Payment Processing II  
Mail Code [Redacted]  
[Redacted]  
Columbus, OH 43219-6009

- Return the following documents by fax to (866) 220-4130. As a reminder, all completed documents must be returned by October 7, 2011.