



Loss Mitigations Dept.
2901 Kinwest Pkwy Ste 300
Irving TX 75063

March 20, 2010

RE: Loan
Borrower(s)

[REDACTED]

Buyer:

[REDACTED]

Property Address

[REDACTED]
MURRIETA CA 92562

To Whom It May Concern:

This letter will confirm Chase Home Finance LLC's (Chase) approval of the sales contract pertaining to the above referenced property for \$315,000.00 between the above parties. ***Please be advised this is not the final approval for the referenced sale.*** Once the HUD-1 is approved, closing instructions will be issued and the closing may occur. ***The property must be lien free at the time of closing.*** It is our understanding that the following are the expenses to the seller:

| | |
|--|---------------------|
| Actual proceeds (sales price) | \$315,000.00 |
| Seller's closing costs | |
| Broker Commission | \$15,750.00 |
| Jr Lien Payoff | \$0.00 |
| Buyers Closing Cost | \$0.00 |
| Sellers Closing Costs | \$2,949.00 |
| Taxes | \$8,017.18 |
| Total Proceeds to be received by Chase: | \$288,283.82 |

The amount paid to Chase is for the release of Chase's security interest(s) only, and the Borrower is still responsible for all deficiency balances remaining on the Loan, per the terms of the original loan documents.

The Borrower's costs and contributions are estimates provided by the Escrow Company. Chase, under no circumstances will accept less than the approximate net amount stated and may require additional funds if actual costs are less than those provided by the Escrow Company.

It is our understanding that escrow will close on or before 3/31/2010. As this approval is based on figures good through this date, Chase must be advised if there is a postponement of the closing. Additionally, should any variances occur in the approved transaction, Chase must be contacted to approve the changes. Chase is under no obligation to approve the changes and may require the revision of submitted changes.

If Chase does not approve changes, Chase may rescind its approval of the sale. **If we approve an extension of the closing date per diem interest may be assessed.**

Further requirements of this approval are as follows:

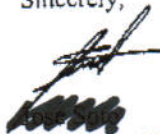
1. Any required borrower contributions are to be paid at closing regardless of net from the sale. Chase shall not accept less than the stated net amount. Borrower shall be responsible for any additional costs, which may cause the true net amount to be less than the net amount stated.
2. The borrower (seller) must net zero. All proceeds are to be remitted to the lender. All amounts remaining and retained by borrower shall automatically be assigned to lender even if proceeds exceed the approved net amount. **Neither the borrower nor any other party may receive any sales proceeds or any other funds as a result of this transaction.** The borrower must assign to Chase any rights to escrow funds, insurance proceeds, or refunds from prepaid expenses. Chase can apply the proceeds of the sale to the outstanding indebtedness in any manner that Chase should elect.
3. **The final proposed HUD-1 settlement statement shall be faxed to Chase for final approval no later than 72 hours before the closing date (excluding weekends and holidays) or Chase may rescind its approval of the sale. Once the closing statement is received and approved, closing instructions will be sent to the closer.**
4. All pro-rations are to be figured to the date of closing and are considered final. Tax pro-rations are to be based on not more than 100% of actual tax.
5. **Please wire funds to the following account:**

Overnight mail to:
Chase Short Sales
Mail Code: OH4-7129
3415 Vision Drive
Columbus, OH 43224-0785

Funds to be wired to:
JPMORGAN Chase
Short Sale
Bank # 323553729
ABA: 021000021
Loan Acct#: 1238050198

If the final closing instructions are not followed in their entirety, the lien will not be satisfied and the proceeds check will be returned.

Sincerely,



972 443 0280 Loss Mitigation Short Sales
Chase Home Finance LLC
Phone
Fax # 972 739 6666





Loss Mitigations Dept.
2901 Kinwest Pkwy Ste 300
Irving TX 75063

March 20, 2010

PAUL LESLIE LEWIS
PO BOX 3667
MURRIETA CA 92562

Short Sale Offer Confirmation
Chase Home Finance LLC Account:
Mortgagor(s):
Property Address:

0042680001819
PAUL LESLIE LEWIS
3409 POLICE RIVER LN, MURRIETA CA 92562

Dear

Chase Home Finance LLC ("Chase") is writing to confirm our acceptance of a Short Sale on the above-referenced account.

Chase agrees to release its security interest(s) in the above-referenced Property upon receipt of \$0.00 in certified U.S. funds. Any additional funds not previously disclosed which result from this Short Sale will also be due and payable to Chase, in addition to this amount. Chase requires that we approve the final HUD-1 Closing Statement prior to closing and further stipulates that no more than **\$0.00** be given to the Seller(s). The amount paid to Chase is for the release of Chase's security interest(s) only, and the Borrower is still responsible for all deficiency balances remaining on the Loan, per the terms of the original loan documents.

In order for us to release our current lien(s) on the Property, you must send all of the following to Chase by 3/31/2010:

- Payment of not less than \$0.00 in the form of certified or wired funds only, made payable to Chase Home Finance LLC, wire to:

Overnight mail to:
Chase Short Sales
Mail Code: OH4-7129
3415 Vision Drive
Columbus, OH 43224-0785

Funds to be wired to:
JPMORGAN Chase
Short Sale
Bank # 323553729
ABA: 021000021
Loan Acct#: [REDACTED]

- One (1) signed and dated copy of this letter, faxed to [REDACTED]. This should be accompanied by the enclosed Borrower Contact Information Update Form, if applicable.
- One (1) executed or certified copy of the HUD-1 Closing Statement in connection with the sale of the Property to [REDACTED] pursuant to a purchase/sale contract in the amount of \$315,000.00. If the HUD-1 Closing Statement shows that you will receive any additional proceeds, including but not limited to cash, notes, or goods, those proceeds must be paid to Chase Home Finance LLC, in addition to the amount set forth in the first bulleted item above. The **HUD-1 should be faxed to** [REDACTED].

The total deficiency amount owed by the Borrower after net sales are received will be \$36,735.43. Please note that this amount is subject to change and does not constitute a payoff amount; please contact Chase Home Finance LLC at the number provided below to obtain the most current deficiency amount.

Please be sure to reference the Borrower name(s) and account number on all correspondence.

This offer becomes null and void if we do not receive funds and all required documents on the earlier of (1) one business day after the date of closing of the sale of the Property after all necessary approvals from us are obtained, or (2) 3/31/2010. Please be aware that our acceptance of this Short Sale is reported to various credit bureau reporting agencies, which may have an adverse effect on the Borrower's credit rating.

If you have any questions, please contact us at the number provided below. At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,



Homeowner's Assistance Department



(800) 543-0542 TDD / Text Telephone

916.739.5666 Fax

www.chase.com

Enclosures

1. Borrower Acknowledgement
2. Borrower Contact Information Update Form

For California customers, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at (877) FTC-HELP or www.ftc.gov.

Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.