



April 21, 2010

RE: Account: [REDACTED]  
Customer: MITCHELL EDWARDS  
Property Address: [REDACTED], RANCHO SANTA FE, CA 92067

This letter is to confirm that JPMorgan Chase Bank, N.A., as successor in interest to Bank One, N.A. (hereafter referred to as Chase), will agree to accept a **SHORT SALE** on the above account upon manager approval. Chase will agree to release its security interests in the above collateral upon receipt of \$50,000.00 in certified US funds. Chase requires that we approve the final settlement statement prior to closing and further supplies that no more than \$0.00 are given to [REDACTED]. This amount is for the release of Chase security interest only. **The customer, MITCHELL EDWARDS, will still be responsible for all deficiency balances per the terms of the original loan documents and in accordance with applicable California law.**

This offer becomes null and void if Chase does not receive funds on or before 05/21/10. Please be aware that Chase acceptance of a Short Sale is reported to various credit reporting agencies, and may have an adverse affect on your credit rating.

To expedite completion of the lien release, please send bank wire to:

**JPMC Home Equity Loss Mitigation:  
Routing Number: 021000021  
Account Number: 00009008113745**

Please update your current contact information:

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

You will be contacted for repayment arrangement of the deficiency balance.

Please return with signature of agreement:

\_\_\_\_\_  
Signature Acknowledging Terms of Agreement

If there are any questions you may have, feel free to contact me at the number listed below.

Sincerely,

Loss Recovery Group  
877-836-3040

This is an attempt to collect a debt. Any information obtained will be used for that purpose.