



The Healthier Choice in Real Estate

Enclosed are a few of our successfully completed short sale approval letters from various lenders who we've negotiated with in the past.

You're welcome to contact us for more information on the short sale process.

(For the protection of our clients' privacy, we removed personal information from these documents)



24 Hour Recorded Information 1.888.253.9737 | Direct Office Line 206.686.0016
9594 1st Ave NE #522 • Seattle, WA 98115 | www.WaHousingAdvocates.com



January 22, 2009

Sent via fax

Re: SLS Loan Number:
Property Address:

Short Sale, Contingent Approval

Dear |

Specialized Loan Servicing LLC (SLS) has been authorized by the Investor to accept a "Short Sale" in connection with the above-referenced property, release the lien secured by its Deed of Trust and release you from your liability under your promissory note contingent on the fulfillment of the conditions listed below:

1. Return of signed acknowledgement of the approval letter by fax.
2. Final HUD-1 Settlement Statement.

The above items must be received prior to closing in addition to the agreed upon proceeds as described below.

The minimum net proceeds approved of \$0 must be received in our office before close of business on 1/09. If you have not already done so, please send the requested documentation along with the name of the title company's closing agent and a contact number, so that we can make arrangements for direct payment of the proceeds to SLS. If any of the above requested documents and information as well as the minimum net proceeds are not received in this office by the dates given, this approval will be null and void and you will need to contact this office for updated approval.

You will NOT receive any proceeds at closing and will waive your rights to any unearned premiums for taxes and/or insurance and any escrow funds, overages for fees associated with this sale or property securing this loan or loans, which includes, but is not limited to, attorneys' fees, any and all pro-rations and escrow cushion.

8742 Lucent Blvd., Suite 300, Highlands Ranch, Colorado 80129
Direct (800) 268-9706 Fax (303) 895-2513



February 2, 2009

RE: Account #:
Customer:
Collateral:

Date:

This letter is to confirm that JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, agrees to accept the following:

SHORT SALE on the above account. JPMorgan Chase Bank, N.A., successor by merger with Bank One, N.A. agrees to release it's security interests in the above collateral AND forgive any deficiency balances upon receipt of \$ 1,000.00 in certified US funds. JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, requires that we approve the final settlement statement prior to closing and further stipulate that no more than \$5.00 is given to the sellers. This amount is for the release of JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA security interest only. Please contact your tax advisor regarding any tax ramifications from this transaction.

This offer becomes null and void if JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, does not receive funds on or before 02/23/09. Please be aware that JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA acceptance of a Settlement is reported to various credit reporting agencies, and may have an adverse affect on your credit rating.

To expedite completion of the lien release, a copy of the title commitment or policy and certified funds should be sent to the address below via Express, Certified or Registered mail:

PLEASE VIA FAX SIGNED HUD-1, COPY OF CHECK AND TRACKING RECEIPT OR WIRE CONFIRMATION THE DAY CLOSING IS COMPLETED.

(Overnight Delivery)

Chase
RE Default Payment Processing II
Mail Code: OF4-7164
3415 Vision Drive

Wire Information:
JPMorgan Chase
JPMorgan Chase Home Equity Early Loan MH
Bank Account #
ABAN 03100031
Customer's Name: .
Customer's Account #:

Columbus, OH 43224-0785

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

Sincerely,

Loan Mitigation Closing Specialist

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



Consumer Lender
Plus Operations

Bank of America, N.A.
CA 7751-08-08
375 S. Valencia Avenue
Brea, CA 92603-0807
Tel 714 798 8424
Fax 714 798 4087

November 7, 2008

Re: Short Sale Set [redacted] Agreement on 10/10/08
Account No. 7
Account Balance: \$
Property Address: 1

In response to your request, please be advised that Bank of America has agreed to the following short payoff. The Bank of America has agreed to accept the amount of no less than \$3,200.00 from the proceeds of sale on the subject property.

Upon receipt of the funds the bank will release the lien. The deficiency balance will be reported to the credit bureaus as "Charge Off" collectible balance. Liability for the deficiency balance to be determined.

This offer is contingent upon the following conditions being met:

1. That borrower (s) [redacted]
2. With no proceeds going the seller (s) [redacted]
3. Borrower(s) is aware that the liability for the deficiency balance is to be determined.
4. This offer is Null and Void after December 15, 2008
5. Lien Release to be prepared by the closing Attorney, Title or Escrow Company; forwarding the document together with the settlement check to Bank of America, N.A for recording and recording.

Please remit certified funds or Wire to:

Bank of America Wire Instructions
ABA: 026009593 CHLA: 194200-0008180
Attn: Cheryl Orr, RMB Pmt Processing

Please remit payment to:
Bank of America, N.A.
Attention: Michael Robles
Mail Code -CA 7701 03 89
375 S. Valencia Avenue
Brea, CA 92623

The Bank may be required by law to report this settlement to one or more taxing authorities. The Bank makes no representation about any tax consequences this settlement may have or any requirements, which may be imposed, on the Bank. You should consult independent tax counsel of your own choosing if you desire advice about any tax consequences, which may result from this settlement.

I agree to the terms stated in the above letter agreement.

Date: _____

Sincerely,

M. Robles
Officer - Account Specialist
(800) 851-4033 Ext. 29434

National Recovery Group, a division of Bank of America, N.A.
Providing for the Servicing Needs of Bank of America, N.A. and Certain Affiliates
P. O. Box 2176, Brea, CA 92622



Notice Date: December 3, 2007

Account No.:

Property Address:

IMPORTANT MESSAGE ABOUT YOUR LOAN

This letter will serve as an amendment to our demand letter dated 11/30/2007 whereby Countrywide Home Loans and its investors and/or insurers have agreed to accept a short payoff involving the above referenced property.

WHAT THIS MEANS

The amendments to this demand letter are as follows:

1. Sales price to be 383,000.
2. Buyers are
3. Escrow to close on or before 12/04/2007 or approval is void and invalid.
4. Proceeds to Countrywide, including borrower's contribution of 0.00 and per diem interest from 11/30/2007 to 12/04/2007 in the amount of 382.63 to be no less than 354352.63.

Proceeds must be wired. Any other form of payment will be returned and will result in voiding this transaction.

** Payoff funds must be wired and received within 24 business hours after closing.**
** Should payoff funds not be received by Countrywide via wire and within 24 business hours after closing, a non-refundable Per Diem charge will be enforced for each day funds are not received.**

EXCEPT AS NOTED ABOVE, ALL TERMS OF THE ORIGINAL DEMAND LETTER SHALL REMAIN THE SAME.

Countrywide is required by law to inform you that this communication is from a debt collector.

Please write your account number on all correspondence. HDWCAMD 11414072 08/29/2008