



Learn How Seattle Short Sales, Inc.

Can Help You Short Sale Your Property

<http://SeattleShortSales.com>

1-800-603-3525

[Redacted]

Des Moines, WA 98198

Re: Loan Number: [Redacted]

Property Address:

[Redacted]

Des Moines, WA 98198

Dear [Redacted]

This letter confirms that DTA Solutions LLC, on behalf of BSI Financial Services, Inc., has agreed to accept a discounted payoff for the above referenced loan in the amount of \$8,500.00 based upon the sale of the property located at [Redacted] Des Moines, WA 98198.

The current unpaid principal balance as of the date of this letter is \$48,868.31. We are prepared to settle your obligation for \$8,500.00. The total of the settlement funds must be received in the offices of BSI Financial Services, Inc. by August 27, 2012 in the manner specified below. If the settlement funds are not received as specified, this settlement will become null and void.

Note: Release documents will follow upon confirmation of funds and state guidelines. Upon receipt of \$8,500.00 in certified funds, DTA Solutions LLC will report to BSI Financial Services, Inc. that the account has been settled in full. A full satisfaction and release of mortgage will be completed and if applicable, foreclosure and/or legal activity will cease.

Settlement funds must be made by Cashier's Check or Bank Wire to BSI Financial Services, Inc. Personal checks will not be accepted. To ensure the settlement funds are received and posted by the due date, we recommend overnight services or Bank Wire.

Overnight Address

BSI Financial Services, Inc.
314 South Franklin Street
Titusville, PA 16354

Bank Wire

Bank Name: First Bank of Richmond, N.A.
20 North 9th Street
Richmond, IN 47374

Routing Number: [Redacted]

Account Number: [Redacted]

When making payment please reference your loan number: [Redacted]

Please contact us with closing and remittance verification. If you have any questions, you may contact us at the number listed below.

Sincerely,

[Redacted Signature]

Resolution Specialist – ext. [Redacted]

THIS IS A COMMUNICATION FROM A DEBT COLLECTOR.

Note: This is an attempt to collect a debt, and any information obtained will be used for that purpose. However, if your account is subject to bankruptcy or discharged from bankruptcy, this letter is for informational purposes and should not be considered an attempt to collect a debt.

9428 Baymeadows Road, Ste. 260, Jacksonville, FL 32256

Tel 866-814-3112 ~ Fax 817-826-2059

From: Main Line

Fax: (888) 880-1314

To: +18178262059

Fax: +18178262059

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A. SETTLEMENT STATEMENT

U.S. Department of Housing and Urban Development

OMB No. 2602-0265

B. Type of Loan

1. <input type="checkbox"/> FHA	2. <input type="checkbox"/> FmHA	3. <input type="checkbox"/> Conv. Unins	6. File Number	7. Loan Number	8. Mortgage Insurance No.
4. <input type="checkbox"/> VA	5. <input type="checkbox"/> Conv. Ins	<input type="checkbox"/> Other			

C. Note: This form is furnished to give you a statement of actual settlement costs. Amounts paid to and by the settlement agent are shown. Items marked "(p.o.c)" were paid outside the closing; they are shown here for informational purposes and are not included in the totals.

D. Name & Address of Borrower: Des Moines, WA 98032	E. Name & Address of Seller: Des Moines, WA 98198	F. Name of Lender: Firstrate
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G. Property Location: Des Moines, WA 98198	H. Settlement Agent: McGrath Escrow
	I. Settlement Date: 08/27/2012

J. Summary of Borrower's Transaction		K. Summary of Seller's Transaction	
100. Gross Amount Due From Borrower		400. Gross Amount Due To Seller	
101. Contract Sales Price	185,000.00	401. Contract Sales Price	185,000.00
102. Personal Property		402. Personal Property	
103. Settlement charges to borrower (line 1400)		403.	
104. Document Review		404.	
105.		405.	
Adjustments for items paid by seller in advance		Adjustments for items paid by seller in advance	
106. City/town taxes		406. City/town taxes	
107. County taxes		407. County taxes	
108. Assessments		408. Assessments	
109. Maintenance		409. Maintenance	
110. Waste fee		410. Waste fee	
111.		411.	
112.		412.	
120. Gross Amount Due From Borrower	185,000.00	420. Gross Amount Due To Seller	185,000.00
200. Amounts Paid By Or In Behalf Of Borrower		500. Reductions in Amount Due To Seller	
201. Deposit of earnest money		501. Excess deposit (see instructions)	
202. Principal amount of new loan(s)		502. Settlement charges to seller (line 1400)	14,553.50
203. Existing loan(s) taken subject to		503. Existing loan(s) taken subject to	
204.		504. Payoff of first mortgage - Bank of America	138,356.75
205.		505. Payoff of 2nd lien - PNC	8,500.00
206.		506. HAMA Incentive	3,000.00
207.		507.	
208.		508.	
209.		509.	
Adjustments for items unpaid by seller		Adjustments for items unpaid by seller	
210. City/town taxes		510. City/town taxes	
211. County taxes		511. King County taxes (8/30/12 - 8/27/12)	590.75
212. Assessments		512. Assessments	
213. Waste fee		513. Waste fee	
214.		514.	
215.		515.	
216.		516.	
217.		517.	
218.		518.	
219.		519.	
220. Total Paid By/For Borrower	0.00	520. Total Reduction Amount Due Seller	166,000.00
300. Cash At Settlement From/To Borrower		600. Cash At Settlement To/From Seller	
301. Gross amount due from borrower (line 120)	185,000.00	601. Gross amount due to seller (line 420)	185,000.00
302. Less amounts paid by/for borrower (line 220)	0.00	602. Less reductions in amount due seller (line 520)	185,000.00
303. Cash [] From [] To Borrower	185,000.00	603. Cash [] To [] From Seller	0.00

7/20/12
 [Redacted]
 HUD -
 Approves
 DTA

SELLER INSTRUCTIONS: If this real estate was your principal residence, file Form 2119, Sale or Exchange of Principal Residence, for any gain, with your income tax return; for other transactions, complete the applicable part of Form 4794, Form 6252 and or Schedule D (Form 1040).

SUBSTITUTE 1099: The information contained in Blocks E, G, H, I and on line 401 (or, if Form 401 is asterisked, lines 403 and 404) is important tax information and is being furnished to the Internal Revenue Service.

If you are required to file a return, a negligence penalty or other sanction will be imposed on you if this item is required to be reported and the IRS determines that it has not been reported.

From: Main Line Fax: (888) 860-1314 To: +18178282059 Fax: +18178282059 Page 6 of 6 7/19/2012 10:38

U.S. Department of Housing and Urban Development

GMB No. 2502-0266

L. Settlement Charges		
700. Total Sales/Broker's Commission based on price \$185,000 @ 6% = \$9,980		
Division of Commission (line 700) as follows:		
701. Century Group	Paid From Borrower's Funds at Settlement	Paid From Seller's Funds at Settlement
702. Century 21 Barth & Associates		
703. Commission paid at Settlement		\$9,980.00
704.		
800. Items Payable in Connection With Loan		
801. Loan Origination Fee		
802. Loan Discount		
803. Appraisal Fee		
804. Credit Report		
805. Lender's Inspection Fee		
806. Mortgage Insurance Application Fee		
807. Assumption Fee		
808.		
809.		
810.		
811.		
900. Items Required by Lender To Be Paid in Advance		
901. Interest from to @ \$/day		
902. Mortgage Insurance Premium for months to		
903. Hazard Insurance Premium for years to		
904. Flood Insurance Premium for years to		
905.		
1000. Reserves Deposited With Lender		
1001. Hazard Insurance months @ \$ per month		
1002. Mortgage Insurance months @ \$ per month		
1003. City property taxes months @ \$ per month		
1004. County property taxes months @ \$ per month		
1005. Annual assessments months @ \$ per month		
1006. Flood Insurance months @ \$ per month		
1007. months @ \$ per month		
1008.		
1100. Title Charges		
1101. Settlement or closing fee		750.00
1102. Abstract or title search		
1103. Title examination		
1104. Title Insurance Binder		
1105. Document preparation		
1106. Notary fees		
1107. Attorney Processing Fee - Scott Wilson PLLC		
1108. Title insurance		950.00
1109. Lender's coverage		
1110. Owner's coverage		
1111.		
1112.		
1113.		
1200. Government Recording and Transfer Charges		
1201. Recording fees: Deed \$; Mortgage \$; Release \$		
1202. City/county tax/stamps: Deed \$; Mortgage \$		
1203. State tax/stamps: Deed \$; Mortgage \$		
1204. Excise Tax to King County		2,853.50
1205.		
1300. Additional Recording and Transfer Charges		
1301.		
1302.		
1303.		
1304.		
1305.		
1400. Total Settlement Charges (enter on lines 103, Section J and 802, Section K)	0.00	14,863.50

7/20/12



Approves HUD

DTA

I have carefully reviewed the HUD-1 Settlement and to the best of my knowledge and belief, it is a true and accurate statement of all receivable and disbursements made on my account or by me in this transaction. I further certify that there is a true copy of the HUD-1 Settlement.

Buyer/Borrower

Seller

Buyer/Borrower

Seller

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by the undersigned as part of this settlement of this transaction.

Preparer

Date

WARNING: It is a crime to knowingly make false statements to the United States or to any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18, U.S. Code Section 1001 and Section 1010.



Note the following which apply in the specified states. We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

State	State Specific Collection Notice
California	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 1-877-FTC-HELP or www.ftc.gov .
Colorado	FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COLORADOATTORNEYGENERAL.GOV.CA . PLEASE NOTE, A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT. Please note our local Colorado office contact information: 3501 S. Shields St., Fort Collins, CO 80526. Phone (970) 229-1960.
Massachusetts	~Notice of Important Rights~ You have the right to make a written or verbal request that telephone calls regarding your debt not be made at your place of employment. Any such verbal request will be valid for only ten (10) days unless you provide written confirmation of the request postmarked or delivered within seven (7) days of such request. You may terminate this request by writing to the collection agency. Please also note that our hours of operation are Monday – Thursday 8am-10pm EST and Fridays 8am-12pm EST.
Minnesota	This collection agency is licensed by the Minnesota Department of Commerce.
North Carolina	This collection agency is licensed in North Carolina, pursuant to permit number 103124.
New York	This collection agency is licensed by the city of New York, License number 1302106.

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