

Chase
P.O. Box 469030
Glendale, CO 80246



November 29, 2012

**Learn How Seattle Short Sales, Inc.
Can Help You Short Sale Your Property**

[REDACTED]
Everette, WA 98258-4912

<http://SeattleShortSales.com>

1-800-603-3525

Terms and conditions to sell your home for less than you owe

Account:
Borrower:
Property Address:

[REDACTED]
Everett, WA 98205-0000

Dear [REDACTED]

We are writing to let you know that we have agreed to your request to sell your home for less than you owe. We will accept a minimum of \$84,775.93 to release the Chase mortgage lien and waive any deficiency. A deficiency waiver is when your house is sold for less than what is owed-and you owe nothing more on this mortgage.

The full amount must be received in the form of certified funds no later than 12/29/2012 or this offer becomes null and void. This offer does not stop the foreclosure referral, process or sale. A signed agreement of sale must be received before the foreclosure sale date.

Sale of the Property

If there are any excess funds at the time of closing, these funds will be paid to Chase. You will not receive any proceeds from the sale of the property.

Real Estate Agent Commission

The real estate broker will receive \$7,200.00 as commission.

Additional Mortgage Liens

The balance of your second lien is \$71,940.00. This amount is based on the second lien information from your credit bureau report dated August 29, 2012. The second lien holder, VERITY CREDIT UNION, will receive \$5,755.20.

This acceptance is only for the contract sale price of \$120,000.00 between [REDACTED] the "Buyer"), and the Seller.

Fax us a copy of the following signed and executed documents to 866-837-2043 at closing:

- Certified HUD-1 Settlement Statement
- Arm's Length Affidavit - please fax if not already provided
- Acknowledgement of Borrower(s) form (enclosed)
- Copy of wire transfer confirmation or certified funds check/escrow check

We will release the lien(s) after we review these completed documents and receive certified funds.

How to accept this offer

To accept this offer, please send payment by wire transfer or overnight mail to the address provided below. Please include your name and loan number. Please call us on the day of closing to give us the details about the delivery of funds.

Wire Transfer: Chase
ABA # [REDACTED]
Account # [REDACTED]
Account Name: CHF Subprime Payoff Account
Loan Number: [REDACTED]

Overnight Mail: Chase
Attention: Short Sale
Mail Code OH4-7129
3415 Vision Drive
Columbus, OH 43219-6009

If your current mailing address or telephone number has changed, complete the attached Contact Information Update Form, sign and fax it back to us at the number provided.

If you have any questions about next steps or need help, call us today.

Sincerely,

[REDACTED]

Chase
888-332-7856 Ext. 3232663
800-582-0542 TDD / Text Telephone
866-837-2043 Fax
www.chase.com

**Your dedicated Customer
Assistance Specialist is:**

[REDACTED]
Direct phone number:
877-496-3138 ext. [REDACTED]

Enclosures

- Contact Information Update Form
- Fax Cover Sheet

LM855

We are a debt collector.

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 was 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 an attempt to collect a debt or to impose personal liability for such obligation.

Chase cannot determine what impact principal forgiveness will have on your credit rating. It may have a negative impact. Credit bureaus that determine credit ratings will receive notice that your account was paid in full for less than the full balance.

Reducing the amount you owe, as well as any payments made to you under this program, may be reported to the IRS and may have tax implications. Please consult your tax advisor to discuss those implications.

CONTACT INFORMATION UPDATE FORM

Account: [REDACTED]
Borrower(s): [REDACTED]

Property Address: [REDACTED]
Everett, WA 98205-0000

Name of Borrower(s) Requesting Update: _____

New Address: _____

New Home Phone Number: _____

New Work/Alternate Phone Number: _____

BY SIGNING BELOW,

The borrower(s) agrees to inform JPMorgan Chase Bank, N.A. of any future changes in the borrower's mailing address and phone number.

Borrower 1: _____

Date: _____

Signature: _____

Borrower 2: _____

Date: _____

Signature: _____

Sign and return this completed form by fax to 866-837-2043.

LM855