

Chase
P.O. Box 469030
Glendale, CO 80246



December 13, 2012

Learn How Seattle Short Sales, Inc.

Can Help You Short Sale Your Property

<http://SeattleShortSales.com>

1-800-603-3525

[REDACTED]

Maple Valley, WA 98038-0000

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

Account:
Secondary Account:
Borrower:

[REDACTED]

Property Address:

Enumclaw, WA 98022-0000

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 \$139,529.00 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 01/09/2013 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.

Your Monetary Incentive

You may receive \$25,000.00 as a monetary incentive at closing that you can put toward moving expenses and making a new start. This amount should be shown as a separate line item on the final HUD-1 Settlement Statement.

Real Estate Agent Commission

The real estate broker will receive \$11,400.00 as commission.

This acceptance is only for the contract sale price of \$190,000.00 between [REDACTED] and [REDACTED] the "Buyer(s)", 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: Chase Default Payoff Account Client # [REDACTED]
Loan Number: [REDACTED]

Overnight Mail: Chase
Attention: Short Sale
Mail Code OH4-7133
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
866-234-1342 Ext. [REDACTED]
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]
Enumclaw, WA 98022-0000

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.

Fax Cover Sheet

To: JPMorgan Chase Bank, N.A.
Attention Short Sale

Fax Number: 866-837-2043

From: MORTGAGOR NAME:

Date:



PROPERTY ADDRESS:



Enumclaw, WA 98022-0000

LOAN NUMBER:



Re: **Final Short Sale Closing Documents** Pages:

Faxing Instructions:

- Include this cover sheet as the first page in your fax package to ensure proper handling and receipt of your documents.
- To avoid duplicate documents, **do not** send copies of your documents in the mail after you send your fax.
- Keep a copy of your fax confirmation sheet or other proof of the date and time you sent your fax.

Final closing documents:

- Final (or Certified Copy) Signed HUD-1 Settlement Statement by Seller/Buyer
- Executed Copy of the Arm's Length Affidavit - please fax if not already provided
- Copy of wire transfer confirmation or certified funds check/escrow check
- Signed copy of the Short Sale Approval Letter, if required
- Recorded Copy of Power of Attorney, if applicable

Fax Cover Sheet

To: [REDACTED]

Fax Number: 888-860-1314

From: [REDACTED]
JPMorgan Chase Bank, N.A.

Date: 12/13/2012

Re: **Short Sale Approval**

Pages:

Faxing Instructions:

Reminder: Preliminary HUD documents for final approval must be sent no less than 48 hours before closing.

Another Fax Cover Sheet is included for use when returning the following required final closing documents. **Final closing documents are required to be forwarded to us within 24 hours of closing.**

- Original Final (or Certified Copy) Signed HUD-1 Settlement Statement by Seller/Buyer
- Executed Copy of the Arms Length Affidavit - please fax if not already provided
- Copy of wire transfer confirmation or certified funds check/escrow check
- Signed copy of the Short Sale Approval Letter, if required
- Recorded Copy of Power of Attorney, if applicable

You will not be able to complete the sale of the property if the final closing documents are not received. Don't delay the process, remember to send in your preliminary HUD documents 48 hours and your final closing documents within 24 hours before closing!