

PHH Mortgage

PHH

2001 Bishops Gate Boulevard
Mt. Laurel NJ 08054

Tel 800-449-8767
Fax 856-917-8300

INSTRUCTION PAGE

PLEASE WIRE THE PAYOFF TO:

WELLS FARGO BANK
SAN FRANCISCO, CA
ABA : [REDACTED]
ACCT [REDACTED]
BENEFICIARY: PHH MORTGAGE
REFERENCE: LOAN NO: [REDACTED]
CUSTOMER NAME: [REDACTED]

PLEASE INCLUDE AN ADDITIONAL \$7.50 FOR THE WIRE FEE.

AFTER CLOSING, PLEASE SEND THE FOLLOWING DOCUMENTS TO PHH BY FAX AND
AND OVERNIGHT MAIL. PLEASE FAX THE FOLLOWING DOCUMENTS TO THE SHORT SALE
SPECIALIST AT (856)-917-2848:

- FINAL SIGNED CERTIFIED HUD-1
- WIRE TRANSFER CONFIRMATION WHICH NEEDS TO INCLUDE:
 - LOAN NUMBER
 - BORROWER(S) NAME
 - PROPERTY ADDRESS
- POWER OF ATTORNEY, IF APPLICABLE
- ANTI-FRAUD AGREEMENT
- ANY OTHER DOCUMENTS UTILIZED FOR THE TRANSACTION

AFTER THE DOCUMENTS HAVE BEEN FAXED, PLEASE SEND THE ORIGINAL DOCUMENTS
OVERNIGHT MAIL TO:

MORTGAGE SERVICES
300 PRINCE GEORGE'S BLVD
SUITE 101
UPPER MARLBORO, MD 20774

IF THE REQUIRED DOCUMENTS ARE NOT RECEIVED WITHIN 24 HOURS OF CLOSING DATE,
THE PAYOFF WILL BE RETURNED AND A LATE FEE ASSESSED.

THANK YOU FOR YOUR ASSISTANCE
LM041

Learn How Seattle Short Sales, Inc.

Can Help You Short Sale Your Property

<http://SeattleShortSales.com>

1-800-603-3525

Log in to MortgageQuestions.com — your servicing website connection.

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FEBRUARY 13, 2013

LOAN NUMBER : [REDACTED]
PROPERTY ADDRESS:

[REDACTED]
PUYALLUP WA 98374

[REDACTED]
FONTANA CA 92336

DEAR CUSTOMER(S) :

THIS IS TO CONFIRM THAT THE MORTGAGE LOAN INVESTOR HAS AGREED TO ACCEPT A SHORT PAYOFF ON THE ABOVE REFERENCED LOAN IF THE FOLLOWING CONDITIONS ARE MET:

1. BORROWER(S) WILL RECEIVE \$0 FROM THE PROCEEDS OF THE SALE OF THE ABOVE REFERENCED PROPERTY.
2. THE CLOSING SHOULD OCCUR ON OR BEFORE 03/11/13.
ANY CHANGES TO THIS DATE MUST BE APPROVED IN ADVANCE BY THE LOSS MITIGATION DEPARTMENT. CHANGES MAY INCUR AN INTEREST PER DIEM TO BE PAID BY A PARTY OTHER THAN PHH MORTGAGE SERVICES.
3. PREFORECLOSURE SETTLEMENT STATEMENT:

- GROSS SALES PRICE:	\$279,000
- SETTLEMENT CHARGES:	\$7815.94 + 8370 BUYERS CLOSING
COSTS = 16,185.94	
- BROKER COMMISSION:	\$16,740
- PAYOFF TO 2ND LIEN HOLDER:	\$0
- MORTGAGOR(S) CASH CONTRIBUTION:	\$0
- REPAIRS:	\$0
- 0	
- NET SALES PROCEEDS:	\$246,074.06
4. A PROMISSARY NOTE IN THE AMOUNT OF \$0, AT THE RATE OF 0%, AND THE TERM OF 0 MONTHS MUST BE EXECUTED ON OR BEFORE CLOSING.

ADDITIONALLY, WE MUST RECEIVE, AND APPROVE, THE HUD-1 SETTLEMENT STATEMENT NO LATER THAN 24 HOURS PRIOR TO THE SALE CLOSING OF THE ABOVE REFERENCED PROPERTY. IF THE SETTLEMENT STATEMENT IS NOT RECEIVED AND APPROVED BY US BEFORE THE CLOSING, THE MORTGAGE LOAN INVESTOR RESERVES THE RIGHT TO REVOKE ITS ACCEPTANCE OF THE SHORT PAYOFF.

YOU ARE REQUIRED TO FAX THE CLOSING DOCUMENTS IMMEDIATELY AFTER CLOSING TO THE LOSS MITIGATION DEPARTMENT AT (856)-917-2848. THE FINAL DOCUMENTS REQUIRED INCLUDE THE FINAL HUD-1/CERTIFIED HUD-1 SIGNED BY THE BUYER AND SELLER, A COPY OF THE WIRE TRANSFER, POWER OF ATTORNEY (IF APPLICABLE) AND ANY OTHER DOCUMENTS UTILIZED FOR THE TRANSACTION.

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ALL DOCUMENTS MUST REFERENCE THE LOAN NUMBER, MORTGAGOR'S NAME AND PROPERTY ADDRESS ON THE WIRE CONFIRMATION. ONLY WIRE TRANSFERS WILL BE ACCEPTED AS PAYMENT. THERE IS A \$7.50 WIRE PROCESSING FEE IN ADDITION TO THE PAYOFF. IF WIRE OR DOCUMENTATION IS NOT RECEIVED OR IS INACCURATE, THE WIRE COULD BE RETURNED. YOU WILL BE RESPONSIBLE FOR ANY ADDITIONAL INTEREST AND ASSESSED A LATE CHARGE.

SEND WIRE TO:

WELLS FARGO
ABA: [REDACTED]
ACCT: [REDACTED]
CREDIT TO MORTGAGE SERVICE CENTER
REFERENCE: LOAN NO: [REDACTED]
CUSTOMER NAME: [REDACTED]

PHH MORTGAGE SERVICES WILL EXECUTE A FULL "SATISFACTION AND RELEASE OF MORTGAGE" UPON RECEIPT OF FUNDS AS PROVIDED ABOVE AND, IF APPLICABLE, FORECLOSURE ACTIVITY WILL CEASE.
THIS LETTER MAY BE USED AS A PAYMENT DEMAND

THIS TRANSACTION MAY HAVE IMPLICATIONS WITH YOUR FEDERAL TAX LIABILITY. YOU SHOULD CONSULT THE IRS OR YOUR TAX ACCOUNTANT FOR ADDITIONAL INFORMATION.

SINCERELY,

SHORT SALE SPECIALIST

R E C O R D I N G I N F O R M A T I O N

TO EXPEDITE A SATISFACTION OF MORTGAGE, PLEASE COMPLETE THE FOLLOWING, OR ATTACH A COPY OF YOUR TITLE WITH THE SETTLEMENT PROCEEDS. IF THIS INFORMATION IS NOT AVAILABLE, PLEASE DISREGARD.

ORIGINAL MORTGAGEE: _____
ORIGINAL TRUSTEE: _____
RECORDING DATE: _____ LIBOR/REEL/BOOK: _____ PAGE: _____
DOCUMENT/INSTRUMENT NO.: _____ COUNTY: _____
ASSIGNED TO: _____
ASSIGNED RECORDING DATE: _____ LIBOR/REEL/BOOK: _____ PAGE: _____

MORTGAGE FRAUD IS INVESTIGATED BY THE FBI



Mortgage Fraud is investigated by the Federal Bureau of Investigation and is punishable by up to 30 years in federal prison or \$1,000,000 fine, or both. It is illegal for a person to make any false statement regarding income, assets, debt, or matters of identification, or to willfully overvalue any land or property, in a loan and credit application for the purpose of influencing in any way the action of a financial institution.

Some of the applicable Federal criminal statutes which may be charged in connection with Mortgage Fraud include:

- 18 U.S.C. § 1001 - Statements or entries generally
- 18 U.S.C. § 1010 - HUD and Federal Housing Administration Transactions
- 18 U.S.C. § 1014 - Loan and credit applications generally
- 18 U.S.C. § 1028 - Fraud and related activity in connection with identification documents
- 18 U.S.C. § 1341 - Frauds and swindles by Mail
- 18 U.S.C. § 1342 - Fictitious name or address
- 18 U.S.C. § 1343 - Fraud by wire
- 18 U.S.C. § 1344 - Bank Fraud
- 42 U.S.C. § 408(a) - False Social Security Number

Unauthorized use of the FBI seal, name, and initials is subject to prosecution under Sections 701, 709, and 712 of Title 18 of the United States Code. This advisement may not be changed or altered without the specific written consent of the Federal Bureau of Investigation, and is not an endorsement of any product or service.

ANTI-FRAUD AGREEMENT

New

ALL PARTIES TO THIS SHORT SALE MUST EXECUTE THIS AGREEMENT

The signatories hereunder ("Borrower and Related Parties") acknowledge that the lender, servicer and/or owner of the loan(s) (collectively, the "Mortgagee") have relied on their representations relating to the subject transaction. Borrower and Related Parties attest that all material and relevant facts relating to the subject transaction have been disclosed to the Mortgagee and that the entire financial transaction shall be reflected on a Mortgagee approved Settlement Statement. Borrower and Related Parties have read attached FBI warning and understand that Mortgage Fraud is a crime. Borrower and Related Parties confirm they are not engaged in any act that would constitute Mortgage Fraud or are otherwise attempting to defraud the Mortgagee.

The Mortgagee investigates and reports occurrences of suspected mortgage fraud to the FBI or local police authorities and pursues individuals conspiring or colluding to defraud Mortgage Lenders for civil damages.

_____ Buyer/Co-Buyer Name (Please Print)	_____ Buyer Agent Name (Please Print)
_____ Buyer Signature	_____ Buyer Agent Signature
_____ Co-Buyer Signature	_____ License Number
_____ Buyer Address	_____ Date
_____ Date	_____ Agency
_____ Seller/Co-Seller Name (Please Print)	_____ Seller Agent Name (Please Print)
_____ Seller Signature	_____ Seller Agent Signature
_____ Co-Seller Signature	_____ License Number
_____ Seller Address	_____ Date
_____ Date	_____ Agency

In addition to the attestation by the selling and buying parties above, please provide the following information for all indirect participants in the short sales transaction. All data must be provided prior to short sale approval, failure to provide information will result in short sale request being suspended.

<u>Participant:</u>	<u>Name:</u>	<u>Address:</u>
Listing Broker	_____	_____
Buyer's lending institution	_____	_____
Title Company	_____	_____
Settlement Agency	_____	_____
Closing Attorney	_____	_____
Short Sale Assistance Firm	_____	_____