

Chase
P.O. Box 469030
Glendale, CO 80246



March 20, 2013

Learn How Seattle Short Sales, Inc.

Can Help You Short Sale Your Property

<http://SeattleShortSales.com>

[REDACTED]

1-800-603-3525

Maple Valley, WA 98038

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

Account: [REDACTED]
Secondary Account: [REDACTED]
Borrower(s): [REDACTED] ("Seller")

Property Address: [REDACTED]
Maple Valley, WA 98038

Dear [REDACTED]

We are writing to let you know we have agreed to your request to sell your home for less than you owe, which is a short sale. We will accept a minimum of \$0.00 to release the Chase mortgage lien and waive any deficiency. A deficiency waiver is when a house is sold for less than what is owed and the customer owes nothing on the mortgage.

The full amount must be received in the form of certified funds no later than 05/06/2013, 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

No additional incentive: You will not receive further payments or incentives from Chase to participate in this sale of your property. You are responsible for all relocation or other expenses that you may incur as a result of this transaction. Neither the Seller nor the Buyer are to receive any proceeds from the sale of the Property. All proceeds, refunds and/or overages must be remitted to Chase.

Once the sale closes, we will apply any and all escrow funds to the account to offset the investor's loss.

Real estate agent commission

The real estate broker will receive \$9,888.00 as commission.

This acceptance is only for the contract sale price of \$164,800.00 between [REDACTED] (the "Buyer(s)"), and the Seller.

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

- Certified HUD-1 Settlement Statement

- Arm's Length Affidavit; 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: Home Equity Early Loss Mitigation
Loan Number: [REDACTED]

Overnight Mail: Chase
Attention: Short Sales
Mail Code: OH4-7164
3415 Vision Drive
Columbus, OH 43219-6009

If your current mailing address or telephone number has changed, complete the attached Contact Information Update Form 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,



Chase
1-877-496-1657 Ext. [REDACTED]
800-582-0542 TDD / Text Telephone
866-837-2043 Fax
www.chase.com

Enclosures

- Affidavit of "Arm's Length Transaction"
- Contact Information Update Form
- Fax Cover Sheets

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.

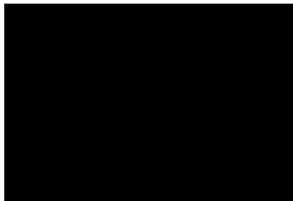
Chase cannot determine what impact principal forgiveness will have on your credit rating. It may have a negative impact. Credit bureaus that determine credit ratings will receive notice that your account was paid in full for less than the full balance.

Reduction of the amount owed, as well as any payments made to you as a result of this sale, may be reported to the IRS and may have tax implications. Please consult your tax advisor to discuss those implications.

LM855

CONTACT INFORMATION UPDATE FORM

Account:



Borrower(s):

Property Address:

Maple Valley, WA 98038

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.

AFFIDAVIT OF "ARM'S LENGTH TRANSACTION"

Pursuant to a residential purchase agreement (the "Agreement"), the parties identified below as the "Seller" and the "Buyer," respectively, are involved in a real estate transaction whereby the real property commonly known as (the "Property") will be sold by the Seller to the Buyer.

Chase (the "Lender and/or Servicer") owns or is the authorized servicer of a deed or trust of mortgage against the Property. In order to complete the sale of the Property, the Seller and the Buyer have jointly asked the Lender and/or Servicer to discount the total amount owed on the loan secured by the deed of trust or mortgage. The Lender and/or Servicer, in consideration of the representations made below by the Seller, the Buyer, and their respective agents, agrees to accept less than the amount owed to resolve its Loan (pursuant to a separate Agreement between the Lender and/or Servicer and the Seller) on the express condition that the Seller, the Buyer, and their respective agents (including, without limitation, real estate agents, escrow agents, and title agents) each truthfully represents, affirms, and states that, to the best of each signatory's knowledge and belief:

1. The purchase and sale transaction reflected in the Agreement is an "Arm's Length Transaction," meaning that the transaction has been negotiated by unrelated parties, each of whom is acting in his or her own self-interest, and that the sale price is based on fair market value of the Property. With respect to those persons signing this Affidavit as an agent for the Seller, the Buyer, or both, those agents are acting in the best interests of their respective principal(s).
2. No Buyer or agent of the Buyer is a family member or business associate of the Seller, the borrower, or the mortgagor.
3. No Buyer or agent of the Buyer shares a business interest with the Seller, the borrower, or the mortgagor.
4. There are no hidden terms or hidden agreements or special understandings between the Seller and the Buyer or among their respective agents that are not reflected in the Agreement or the escrow instructions associated with this transaction.
5. There is no agreement, whether oral, written, or implied, between the Seller and the Buyer and/or their respective agents that allows the Seller to remain in the Property as a tenant or to regain ownership of the Property at any time after the consummation of this sale transaction.
6. Neither the Seller(s) nor the Buyer(s) will receive any funds or commission from the sale of the Property. The Seller(s) may receive a payment or incentive if it is offered by the Lender and/or Servicer. Any incentive payments will be paid at the time of closing and will be reflected on the HUD-1 Settlement Statement.
7. All amounts to be paid to any party, including holders of other liens on the Property, in connection with the short payoff transaction have been disclosed to and approved by the Lender and/or Servicer and will be reflected on the HUD-1 Settlement Statement.
8. No agent of either the Seller or the Buyer shall receive any proceeds from this transaction except as is reflected in the final estimated closing statement, which shall be provided to the Lender and/or Servicer for approval prior to the close of escrow.
9. All Mortgage Banking employees are prohibited from purchasing homes through a short sale where Chase is the Lender or Servicer. However, JPMorgan Chase employees who are not employed in Mortgage Banking may purchase homes involved in a short sale that secure loans owned or serviced by Chase.

10. Each signatory to this Affidavit expressly acknowledges that the Lender and/or Servicer is relying upon the representation made herein as consideration for discounting the payoff on the Loan, which is secured by a deed of trust or mortgage encumbering the Property.
11. Each signatory to this Affidavit agrees to indemnify Chase and the investor if applicable for any and all losses resulting from any negligent or intentional misrepresentation made in this Affidavit including, but not limited to repayment of the difference between the amount owed on the loan and the discounted payoff amount.
12. Each signatory to this Affidavit expressly acknowledges that any misrepresentation made by him or her may subject him or her to civil liability.
13. This Affidavit will survive the closing of the transaction.

I/We declare under penalty of perjury under the laws of the state of Washington that all statements made in this Affidavit are true and correct.

Additionally, I/we fully understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly and willfully make any false statements concerning any of the above facts as applicable under the provisions of Title 18, United States Code, Section 1001, et seq.

Buyer 1

(Print Name)

(Signature)

(Date)

Buyer 3

(Print Name)

(Signature)

(Date)

Seller 1

(Print Name)

(Signature)

(Date)

Buyer 2

(Print Name)

(Signature)

(Date)

Buyer 4

(Print Name)

(Signature)

(Date)

Seller 2

(Print Name)

(Signature)

(Date)

Seller 3

(Print Name)

(Signature)

(Date)

Buyer's Agent

(Print Name)

(Print Company)

(Signature and Date)

Seller 4

(Print Name)

(Signature)

(Date)

Seller's Agent

(Print Name)

(Print Company)

(Signature and Date)

This document must be faxed to the number below.

Fax: 866-837-2043

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Fax Cover Sheet

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

Fax Number: 866-837-2043

From: MORTGAGOR NAME:

Date:

[REDACTED]

PROPERTY ADDRESS:

[REDACTED]

Maple Valley, WA 98038

LOAN NUMBER:

[REDACTED]

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; enclosed
- Copy of wire transfer confirmation or certified funds check/escrow check
- Recorded Copy of Power of Attorney, if applicable
- Borrower Contact Information Update Form

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