Chase (AZ1-2557) P.O. Box 71 Phoenix, AZ 85001

CHASE

May 8, 2012

Learn How Seattle Short Sales, Inc.

Can Help You Short Sale Your Property

SPRAGUE WA 99032

http://SeattleShortSales.com

1-800-603-3525

Settlement Agreement Confirmation

Account:

Account Balance: Property Address:

SNOHOMISH WA 98290

Dear Mortgagor(s):

We are writing to confirm our recent conversation regarding our agreement to accept a settlement on the account above. As agreed, the total amount due is \$6,000.00. This amount must be received in our office by no later than 07/06/2012, or this offer becomes null and void.

After we receive the required funds, we will release our current lien on the property and forgive any remaining deficiency balance on the account.

You can send payments by wire transfer, using the following information.

Wire Account Name: Wire Routing Number: JPMC Home Equity Loss Mitigation

Wire Account Number:

Please ensure that your account number and the word "RECOVERY" appear on the payment.

Please note that our acceptance of this settlement is reported to various credit bureau reporting agencies and could have an adverse effect on your credit rating. We report forgiveness of debt to the IRS. Proceeding with this transaction may have implications on your state or federal tax liability; please consult a tax advisor for additional information.

We appreciate your prompt attention to this matter. If you have questions, please call us at the telephone number listed below.

Sincerely,

Chase Home Lending (877) 836-3040 (800) 582-0542 TDD / Text Telephone www.chase.com

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 impose personal liability for such obligation.

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