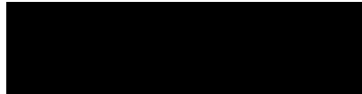


<http://SeattleShortSales.com>**1-800-603-3525**

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

June 21, 2013



KENT, WA, 98031

Re: SLS Loan Number:



Property Address:

RENTON, WA 98058

### Short Sale Contingent Approval

Dear 

Specialized Loan Servicing LLC (SLS) has been authorized by the Investor to accept a "Short Sale" in connection with the above-referenced property, and release the lien secured by its Deed of Trust and release you from liability under your promissory note, contingent on the fulfillment of the conditions listed below:

1. Return of signed acknowledgement of the approval letter by fax.
2. Final HUD-1 Settlement Statement.
3. Short Sale Affidavit (attached).

The minimum net proceeds approved of \$264,708.13 must be received in our office before close of business on July 26, 2013; however SLS will continue to make disbursements on the above-referenced property, for items such as taxes and insurance, which may increase the minimum net proceeds required, in which event SLS may send an updated approval letter reflecting the increased minimum net proceeds required to close.

If you have not already done so, please send the requested documentation along with the name of the title company's closing agent and a contact number, so that we can make arrangements for direct payment of the proceeds to SLS. If any of the above requested documents and information as well as the minimum net proceeds are not received in this office by the dates given, this approval will be null and void and you will need to contact this office for updated approval. If you are a customer in bankruptcy, a written approval from your attorney acknowledging acceptance of these terms must be received in order to complete this process. Please return the approval letter to SLS with your signed documents. Any request for an extension to the above mentioned date will result in an increase in net proceeds to be paid to SLS of 1% of the contract price or \$2500.00 whichever is greater.

You will NOT receive any proceeds at closing and will waive your rights to any unearned premiums for taxes and/or insurance and any escrow funds, overages for fees associated with this sale or property securing this loan or loans, which includes, but is not limited to, attorneys' fees, any and all pro-rations and escrow cushion. If you are a customer in bankruptcy, a written approval from your attorney acknowledging acceptance of these terms must be received in order to complete this process. Please return the approval letter to SLS with your signed documents.

Please be advised the acceptance of this short sale transaction is being made in reliance upon the information provided by you the debtor(s) in consideration for a short sale, including any and all financial representations regarding amounts and sources of income, other assets, and debt obligations of you the debtor(s).

At least 48 hours prior to closing, a copy of the final HUD-1 Settlement Statement must be e-mailed or faxed to the attention of the Customer Resolution Dept. for approval to shortsals@sls.net or 1-720-241-7526. If you become aware of any changes to the approved terms and the loan cannot close or fund, you should contact this office immediately.

\*The acceptance of this offer may have some tax implications. Please contact your tax advisor with any questions concerning this issue.

SLS Loan #: [REDACTED]

All seller proceeds from the sale must be made payable to Specialized Loan Servicing LLC in the form of a Cashier's Check and remitted immediately after closing to Specialized Loan Servicing LLC, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129. Proceeds may also be wired to:

- Bank Name – Wells Fargo Bank
- Bank Address – 420 Montgomery Street San Francisco, CA 94104
- Account Number – [REDACTED]
- Bank ABA Number – [REDACTED]
- Account Name – SLS - Wire Clearing

Please reference your name, SLS Loan number and property address for all payments. After full completion of this document, please email or fax all pages to: shortsales@sls.net or 1-720-241-7526.

**Borrower's Day time telephone number:**

\_\_\_\_\_

**Mailing Address:**

\_\_\_\_\_

**City:**

\_\_\_\_\_

**State:**

\_\_\_\_\_

**Zip:**

\_\_\_\_\_

**My signature below acknowledges acceptance of the above terms and conditions.**

[REDACTED] \_\_\_\_\_ Date

[REDACTED] \_\_\_\_\_ Date

BANKRUPTCY NOTICE - If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt, please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy. If you have questions, please contact us at 1-800-306-6057.



### Short Sale Affidavit

Specialized Loan Servicing LLC ("SLS" or "Servicer")

Loan Number: [REDACTED]

Address of Property: [REDACTED] RENTON, WA 98058

Date of Purchase Contract:

/ /

Investor:

Seller:

Buyer:

Seller:

Buyer:

Seller's Agent/Listing Agent:

Buyer's Agent:

Escrow Closing Agent:

Transaction Facilitator (if applicable):

This Short Sale Affidavit ("Affidavit") is given by the Seller(s), Buyer(s), Agent(s), and Facilitator to the Servicer and the Investor of the mortgage loan secured by the Property ("Mortgage") in consideration for the mutual and respective benefits to be derived from the short sale of the Property.

NOW, THEREFORE, the Seller(s), Buyer(s), Agent(s), and Facilitator do hereby represent, warrant and agree under the pains and penalties of perjury, to the best of each signatory's knowledge and belief, as follows:

- (a) The sale of the Property is an "arm's length" transaction, between Seller(s) and Buyer(s) who are unrelated and unaffiliated by family, marriage, or commercial enterprise;
- (b) There are no agreements, understandings or contracts between the Seller(s) and Buyer(s) that the Seller(s) will remain in the Property as tenants or later obtain title or ownership of the Property, except that the Sellers(s) are permitted to remain as tenants in the Property for a short term, as is common and customary in the market but no longer than ninety (90) days, in order to facilitate relocation;
- (c) Neither the Sellers(s) nor the Buyer(s) will receive any funds or commissions from the sale of the Property except that the Seller(s) may receive a payment if it is offered by the Servicer, approved by the Investor and, if the payment is made at closing of the short sale of the Property, reflected on the HUD-1 Settlement Statement;
- (d) There are no agreements, understandings or contracts relating to the current sale or subsequent sale of the Property that have not been disclosed to the Servicer;
- (e) All amounts to be paid to any person or entity, including holders of other liens on the Property, in connection with the short sale have been disclosed to and approved by the Servicer and will be reflected on the HUD-1 Settlement Statement;
- (f) Each signatory understands, agrees and intends that the Servicer and the Investor are relying upon the statements made in this Affidavit as consideration for the reduction of the payoff amount of the Mortgage and agreement to the sale of the Property;
- (g) A signatory who makes a negligent or intentional misrepresentation agrees to indemnify the Servicer and the Investor for any and all loss resulting from the misrepresentation including, but not limited to, repayment of the amount of the reduced payoff of the Mortgage;
- (h) This Affidavit and all representations, warranties and statements made herein will survive the closing of the short sale transaction; and
- (i) Each signatory understands that a misrepresentation may subject the person making the misrepresentation to civil and/or criminal liability.

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Buyer Signature                      Date

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Co-Buyer Signature                      Date

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Printed Name                      Date

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Printed Name                      Date

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Seller Signature                      Date

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Co-Seller Signature                      Date

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Printed Name                      Date

---

Printed Name                      Date