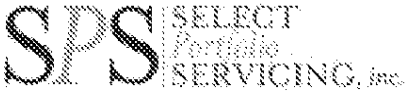


HELP FOR AMERICA'S HOMEOWNERS.



Learn How Seattle Short Sales, Inc.

Can Help You Short Sale Your Property

<http://SeattleShortSales.com>

1-800-603-3525

Please take note that the note holder, in releasing its security interest in this owner-occupied real property, waives the right to collect that amount that constitutes full payment of the secured debt. The amount of debt outstanding as of the date of this letter is \$301,424.58. However, nothing in this letter precludes you from negotiating with the note holder for a full release of this outstanding debt.

If the note holder does not initiate a court action to collect the outstanding debt within three years from the date on which it released its security interest, the right to collect the outstanding debt is forfeited.

This approval is for the loan number referenced above, and SPS makes no warranties and/or takes no responsibility for any liens senior or junior to our position being released in conjunction with this satisfaction. If a foreclosure action was commenced against this property, then upon satisfaction of all terms of this approval the pending foreclosure action will be dismissed and appropriate instruments recorded.

If you have questions, please contact our Loan Resolution Department toll-free at (888) 818-6032 between the hours of 6 a.m. and 8 p.m. Monday through Thursday, Friday 6 a.m. to 5 p.m. and Saturday from 7 a.m. to 11 a.m., Mountain Time.

A large black rectangular redaction box covering the signature area of the servicer representative.

Signature of Servicer Representative

A black rectangular redaction box covering the title area of the servicer representative.

Title

A black rectangular redaction box covering the printed name area of the servicer representative.

Printed Name of Servicer Representative

August 2, 2013

Date

A small black rectangular redaction box in the bottom left corner of the page.

A small black rectangular redaction box in the bottom right corner of the page.



Closing Instructions
(To be completed at closing)

1. Closing must take place on or before September 13, 2013 or this approval will be void. If an extension is requested and approved, our approval may result in per diem interest being charged through the closing.
2. The approved buyer for this transaction is [REDACTED] and [REDACTED] and the gross sales price of the property is \$ 130,000.00.
3. Another buyer cannot be substituted without prior written approval from SPS.
4. The following closing costs that have been negotiated and agreed upon are:
 - a. Maximum Real Estate commission/fees paid: \$7,800.00
 - b. Maximum cash allowed to Seller (if pre-approved by SPS): \$0.00
5. Minimum Net proceeds to SPS can be no less than \$115,554.76 and must be remitted via certified funds so that our office is in receipt on or before September 13, 2013. Remittance instructions are attached.
6. The property is being sold in "AS-IS" condition.
7. The Buyer and Seller represent that the transaction is an "arm's length" transaction and neither party is related by family, marriage or commercial enterprise.
8. The Buyer agrees that the property will not be sold within 30 days of the closing and will not be sold within 31 to 90 days of the closing for a gross sales price greater than 120% of the gross sales price of this transaction.
9. Prior to releasing any funds to subordinate lien holders/mortgages, the closing agent must obtain written commitment from the subordinate lien holder certifying that it will release the Seller (Borrower) from any and all deficiency rights while agreeing to do so without the requirement of a promissory note and/or seller cash contribution at the point in which the agreed upon payoff amount is received by their office.
10. A final HUD-1 must be executed by both the Buyer(s) and Seller(s) represented in the transaction and returned to SPS within one (1) business day of the closing.
11. The enclosed **HABA Affidavit** must be executed by both the Buyer(s) and Seller(s) represented in the transaction and returned to SPS within one (1) business day of the closing.
12. Unless already provided to SPS, the enclosed **Hardship Affidavit** must be completed and executed by the Seller(s) and returned to SPS within one (1) business day of the closing.

By signing this document, you state that you understand and agree to comply with the terms and conditions outlined above. Additionally, you are certifying that this document and any other documents that have been used in conjunction with obtaining our approval and the closing of this transaction have been signed with your consent and are true and correct. Any misrepresentation and/or misstatement will void our approval of the sale and may subject you to potential criminal investigation and prosecution.

Seller Date

Seller Date

Buyer Date

Buyer Date

Closing Agent Date

Notary Stamp:

