

**Learn How Seattle Short Sales, Inc.****Can Help You Short Sale Your Property****<http://SeattleShortSales.com>****1-800-603-3525**

Bank Address:  
HSBC Bank  
1 HSBC Center  
Buffalo, NY 14203

Any surplus funds from the close of the sale shall be paid dire  
the following conditions:

- Sales price of \$144,950.00.
- Sellers closing costs not to exceed \$5,930.00, which includes attorney fees in the amount of \$<Insert Attorney Fee>.
- Real estate commission not to exceed \$7,247.50.
- Buyer Concession not to exceed \$0.00.
- Repair costs not to exceed \$0.00.
  - Net proceeds to the 1st lien [REDACTED] to be no less than \$128,446.50, which includes a required borrower cash contribution of \$0.00.
- Net proceeds to all junior liens to be no more than \$0.00.
- Our customer is to receive a relocation allowance in the amount of \$2,500.00 payable at closing and should be included on a separate line item on the final HUD-1. The seller(s) will not receive any additional proceeds from this Short Sale transaction. If there are any remaining escrow funds or refunds, it will not be returned to the seller, it will be sent to HSBC Mortgage Services to offset the loss.
- Any additional funds at closing must be remitted to HSBC Mortgage Services.
- The net proceeds must be accompanied with a copy of the final HUD-1 Settlement Statement.
- HSBC Mortgage Services must receive the net proceeds checks by 10/11/13 or one business day after the closing takes place.
- HSBC Mortgage Services does not charge the borrower for statement, demand, recording, and reconveyance fees on Short Sale transactions. Do not include them in your settlement statement. HSBC Mortgage Services prepares and records its own reconveyances.

Please note this approval is conditioned on HSBC Mortgage Services's receipt of the proceeds listed above by 10/11/13. If there is a delay in the closing and/or disbursement of the proceeds this offer may become null and void.

Our Customer(s) (Seller(s)) must acknowledge their agreement to the terms outlined in this letter by their signatures at the bottom of this letter. This letter must accompany the settlement proceeds check and net settlement worksheet. Failure to do so may result in a delay of any release of the lien and/or voiding of this offer.

Please note that if we do not receive the final HUD-1 Settlement Statement within five (5) business days from the date of the closing, we may reverse the Short Sale and refund the funds.

Our Customer(s) agrees that upon the posting of the agreed upon Short Sale amount, the remaining loan balance, if any, will be charged off and no additional payment will be required. Please note a \$0.00 balance will appear on the Customer's file with the credit bureau as "Account legally paid in full for less than the full balance".

**Special Notes/Conditions:**

In the event the property should go through foreclosure sale prior to the end of the offer period, this agreement will become null and void. There may be a tax liability associated with this transaction; please have Seller(s) consult with a tax advisor for more information.

As mentioned at the beginning of this communication, I am here to help answer your questions and provide assistance navigating through the best solution for your circumstances. Please do not hesitate to call me at 1-877-601-7019, [REDACTED]. Our hours of operation are Monday through Friday 8 am – 10 pm ET.

If you are working with a Real Estate Agent and they wish to contact us with respect to our short sale process, please have them contact our Real Estate Hotline at [REDACTED].

Sincerely,

[REDACTED]

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