

A COMMUNICATION FROM YOUR M

9/10/2013

[REDACTED]  
[REDACTED]  
[REDACTED]  
[REDACTED]

RE: Loan#: [REDACTED] 6

Property: [REDACTED]  
[REDACTED]

Dear Mortgagor(s):

Selene Finance has been authorized by the Note holder(s) to accept a minimum of \$178,566.68 in certified funds payable to Selene Finance LP, as net proceeds from the sale of the property referenced above. It is agreed that the Note holder(s) will consider the Note paid in full upon following the closing and receipt of any subsequent claims paid by the Mortgage Insurer. At that time, Selene will release the lien(s).

The pay-off amount must be delivered to my attention at Selene Finance LP 9990 Richmond, Suite 400 South, Houston TX 77042 no later than 11/15/2013 along with the following items that may be faxed as well.

- Certified copy of Warranty/Grant Deed
- Certified copy of HUD-1 Settlement Statement

In addition, the following closing instructions will apply to this transaction.

1. Seller is not required to execute an Escrow Assignment.
2. Seller is to receive \$1,000.00 even if the proceeds after closing costs exceed the minimum net proceeds.
3. Sales Price of \$200,000.00
4. Realtor's commission should not exceed \$12000.00 or 6.00%.
5. Total closing costs, including seller's concessions or seller's credits cannot exceed \$21,433.32
6. Net proceeds of the sale shall not be less than \$178,566.68
7. Closing to occur on or before 11/15/2013. If this date is delayed from the original approval date, there may be a per diem interest amount charged for the number of days an extension is granted.

You are required to fax a copy of the HUD-1, three days prior to the closing for my review and approval. My fax number is [REDACTED]. Should you become aware of any changes that will affect the net proceeds of the sale, please contact me prior to closing. You are hereby instructed to notify us immediately of any delays in closing this transaction. Should you have any questions, please contact me at (877) 768-3759 [REDACTED].

Wiring instructions as follows:

Bank: Signature Bank  
565 Fifth Ave.  
New York, New York [REDACTED]

Acct: [REDACTED]  
[REDACTED]

Selene Finance LP is a debt collector attempting to collect a debt and any information obtained will be used for that purpose.

If you received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property. Also, if you are involved in a bankruptcy please note that Selene Finance LP intends to fully comply with the Code including, without limitation, the automatic stay and the provisions of any confirmed bankruptcy plan.

**Attention Servicemembers and Dependents:** The federal Servicemembers Civil Relief Act and certain state laws provide important protections for you, including prohibiting foreclosure under most circumstances during and twelve months after the servicemember's military or other service. Selene will not foreclose on the property of a servicemember or his or her dependent during that time, unless pursuant either to a court order or a servicemember's written waiver agreement.