



PNC Mortgage
a Division of PNC Bank NA
3232 Newmark Drive
Miamisburg, Ohio 45342

Date: July 15, 2011

To: [REDACTED]
Fax Number: 425-252-8306

From: PNC Mortgage, a Division of PNC Bank NA
Kenneth M Wood
Phone No.: 1-800-367-9305 X [REDACTED]
Fax No.: 855-781-0058
Email: [REDACTED]@pncmortgage.com

Subject: PNC Loan # [REDACTED]
Seller's Name: [REDACTED]

Property Address: [REDACTED]
SEATTLE, WA 98178

The entire PNC Mortgage Closing Package must be sent to the PNC Negotiator at the number listed above immediately after the closing :

1. **SIGNED** HUD-1 Settlement Statement
2. **SIGNED** Approval Letter
3. Affidavit of "Arm's Length Transaction" **MUST BE SIGNED** by all parties (Both Agents, Buyer, Seller, and Settlement Agent)
4. **SIGNED** Unearned Premium Refund Agreement
5. **If Power of Attorney (POA), it MUST be approved 24 hours prior to closing**
6. **Copy of proceeds check**
7. Copy of Subordinate Lien Holder(s) Approval Letter(s), if applicable

****Failure to comply with these instructions could result in closing funds being returned.**

Learn How Seattle Short Sales, Inc.

Can Help You Short Sale Your Property

<http://SeattleShortSales.com>

1-800-603-3525



PNC Mortgage
a Division of PNC Bank NA
3232 Newmark Drive
Miamisburg, Ohio 45342

Date: July 15, 2011

To: Century 21 Barth & Associates

Phone # 206-242-9600
Fax # 206-243-0459

Rainer Title

Phone # 425-351-5522
Fax # 425-252-8306

From: PNC Mortgage, a Division of PNC Bank NA

Phone No.: 1-800-367-9305 X
Fax No.: 855-781-0058
Email: @pncmortgage.com

Subject: PNC Loan #

PLEASE SEND THE FOLLOWING TO MY ATTENTION:

- | | | |
|-----|---|--------------|
| 1a. | Net proceeds check (Not Less Than) | \$221,256.00 |
| 1b. | Signed Promissory Note (if applicable)* | \$0.00 |
| 1c. | Copy of check to the Second Mortgage Holder | \$3,300.00 |
| 1d. | Copy of Check From Seller | \$0.00 |
| 2 | Signed (buyer & seller) HUD-1 Settlement Statement | |
| 3 | Signed Approval of Short Sale Closing Agreement | |
| 4 | Signed Unearned Premium Refund Agreement | |
| 5 | Signed Affidavit of "Arm's Length Transaction" | |
| 6 | NO MONEY IS TO BE GIVEN TO THE SELLERS
AND THEY MAY NEED TO BRING FUNDS TO THE CLOSING | |
| 7 | Copy of Subordinate Lien Holder(s) Approval Letter(s), if applicable | |

* Please note - All Promissory Notes MUST BE NOTARIZED



PNC Mortgage
 a Division of PNC Bank NA
 3232 Newmark Drive
 Miamisburg, Ohio 45342

July 15, 2011

**** We must review a final HUD-1 prior to closing ****

APPROVAL OF SHORT SALE CLOSING AGREEMENT

TO: Rainer Title
 Attention: [REDACTED]
 Phone #: 425-351-5522
 Fax #: 425-252-6306

PNC Mortgage Loan #: [REDACTED]

SELLER'S NAME: [REDACTED]

BUYER'S NAME: [REDACTED]

0
0

PROPERTY ADDRESS: [REDACTED]
 SEATTLE, WA 98178

SALES PRICE:	\$255,000.00		
CLOSING COST:	\$9,144.00		
Seller's Concessions:	\$6,000.00		
COMMISSION:	\$15,300.00		
Payment to Second Mortgage:	\$3,300.00	Payable to	Citibank
Payment to HOA:	\$0.00		0.00
CLOSING DATE:	August 15, 2011	OR BEFORE - OR THERE COULD BE ADDITIONAL CHARGES	
Interest Per Diem:	\$58.02 per day after 8/15/2011		
PROMISSORY NOTE 1*:	\$0.00		0.00
PROMISSORY NOTE 2*:	\$0.00		
Cash from Seller:	\$0.00		

NET PROCEEDS: \$221,256.00 (No Less Than)

* Please note - All Promissory Notes MUST BE NOTARIZED
NO MONEY IS TO BE GIVEN TO THE SELLERS AND THEY MAY NEED TO BRING FUNDS TO THE CLOSING

We require a fully executed copy of the signed HUD-1 Settlement Statement.

PNC Mortgage will not be responsible for the payment of any real estate taxes including, without limitation, the real estate taxes being paid twice. PNC Mortgage paid the last installment of taxes on [REDACTED] in the amount of [REDACTED]

Any refunds related to this account or escrow balance remaining are payable to PNC Mortgage, a Division of PNC Bank NA and will not be refunded to the seller.

VARIANCE IN THESE TERMS REQUIRE PNC'S APPROVAL. We require the proceeds check by August 19, 2011 .
 Please forward the proceeds and other documents to:

PNC MORTGAGE
 A DIVISION OF PNC BANK NA
 [REDACTED] Loss Mitigation Bldg 5
 Loss Mitigation QC/Closing Team
 3232 Newmark Drive
 Miamisburg, Ohio 45342

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Terms of the Short Sale
PNC Loan # [REDACTED]

We will prepare and record the Satisfaction of Mortgage/Deed of Trust. We will also report the Credit Bureau "legally satisfied for less than full debt".

SPECIAL DISCLOSURES:

PNC Mortgage, a Division of PNC Bank NA does not provide legal or tax advice. You are encouraged to seek advice from competent experts regarding the legal and tax consequences associated with any program we may offer.

If you agree with the terms please sign below:

_____	Date	_____	Date
_____	Date	_____	Date

Forwarding Address			

Sincerely,

[REDACTED]
Loss Mitigation Department
PNC Mortgage
a Division of PNC Bank Na
Phone No.: 1-800-367-9305 ext. [REDACTED]
Fax No.: 855-781-0058

UNEARNED PREMIUM REFUND AGREEMENT

Date: July 15, 2011

RE: PNC Mortgage Loan # [REDACTED]

Homeowner's Name: [REDACTED]

Property Address: [REDACTED]
SEATTLE, WA 98178

Policy # 0

Expiration Date:
Last Premium Paid:

In accordance with a closing agreement executed with PNC Mortgage a Division of PNC Bank NA I/we hereby assign to PNC Mortgage a Division of PNC Bank NA all rights to cancel and receive any unused insurance premiums.

Any refunds that are normally sent directly to the insured are to be forwarded to PNC Mortgage, a Division of PNC Bank NA pursuant to this request.

PNC MORTGAGE
A DIVISION OF PNC BANK NA
QC/Closing Department Loss Mitigation Bldg. 5
3232 Newmark Drive
Miamisburg, Ohio 45342

[REDACTED] Date

[REDACTED] Date

0 Date

0 Date

AFFIDAVIT OF "ARM'S LENGTH TRANSACTION"

Seller and Seller's Real Estate Agent

Property Address: [REDACTED]
SEATTLE, WA 98178

By executing this affidavit Seller and Seller's Real Estate Agent certify Under penalty;

Hereby affirm that this is an "Arm's Length Transaction" defined as:

Seller and the Buyer are unrelated to each other by family, marriage or commercial enterprise.

There are no agreements, understandings or contracts between the parties that the borrower is permitted to remain as a tenant on the Mortgaged Premises.

Neither the Borrower(s) nor the purchaser(s) will receive any funds or commissions from the sale of the Mortgaged Premises.

There are no agreements, understandings or contracts relating to the current sale or subsequent sale of the Mortgaged Premises that have not been disclosed to the lender and or servicer.

Seller and Buyer understands, agree and intends that there is a reliance upon statements made in the affidavit as consideration for a reduction of the payoff amount of the Mortgage and agreement to the sale of Mortgaged Premises.

Seller and Buyer agree to indemnify the lender and or servicer for any and all loss resulting from any negligent or intentional misrepresentation made in this affidavit, including, but not limited to, the amount of the reduced payoff of the Mortgage.

Seller and Buyer understand that a misrepresentation may subject the responsible party to civil and/or criminal liability.

The affidavit will survive the closing of the transaction.

[REDACTED] (Seller) Date [REDACTED] (Seller) Date

[REDACTED] (Seller) Date [REDACTED] (Seller) Date

State of: _____

County of: _____

Before me, a Notary Public, in and for said County, personally appeared the above named

[REDACTED] and
who is personally known to me or who has produced _____
[type of identification]. Who acknowledged that he/she did sign the foregoing instrument, and that the same is
his/her free act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal at

this _____ day of _____ [date].

(Notary Seal is Required) _____ (Signature)

Notary Public, State of: _____

My Commission Expires: _____

(Sellers Agent) Date

Print Name for Sellers Agent

Print Company for Sellers Agent

State of: _____

County of: _____

Before me, a Notary Public, in and for said County, personally appeared the above named
Janette Martugas

who is personally known to me or who has produced _____
[type of identification]. Who acknowledged that he/she did sign the foregoing instrument, and that the same is
his/her free act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal at

this _____ day of _____ [date].

(Notary Seal is Required) _____ (Signature)

Notary Public, State of: _____

My Commission Expires: _____

AFFIDAVIT OF "ARM'S LENGTH TRANSACTION"

Buyer and Buyer's Real Estate Agent

Property Address: SEATTLE, WA 88178

By executing this affidavit Buyer and Buyer's Real Estate Agent certify under penalty;

Hereby affirm that this is an "Arm's Length Transaction" defined as;

Seller and the Buyer are unrelated to each other by family, marriage or commercial enterprise.

There are no agreements, understandings or contracts between the parties that the borrower is permitted to remain as a tenant on the Mortgaged Premises.

Neither the Borrower(s) nor the purchaser(s) will receive any funds or commissions from the sale of the Mortgaged Premises.

There are no agreements, understandings or contracts relating to the current sale or subsequent sale of the Mortgaged Premises that have not been disclosed to the lender and or servicer.

Seller and Buyer understands, agrees and intends that there is a reliance upon statements made in the affidavit as consideration for a reduction of the payoff amount of the Mortgage and agreement to the sale of Mortgaged Premises.

Seller and Buyer agree to indemnify the lender and or servicer for any and all loss resulting from any negligent or intentional misrepresentation made in this affidavit, including, but not limited to, the amount of the reduced payoff of the Mortgage.

Seller and Buyer understand that a misrepresentation may subject the responsible party to civil and/or criminal liability.

The affidavit will survive the closing of the transaction.

(Buyer) _____ Date _____
Print Name _____

(Buyer) _____ Date _____
Print Name _____

(Buyer) _____ Date _____
Print Name _____

(Buyer) _____ Date _____
Print Name _____

State of: _____
County of: _____

Before me, a Notary Public, in and for said County, personally appeared the above named

_____ and _____
who is personally known to me or who has produced _____
(type of identification). Who acknowledged that he/she did sign the foregoing instrument, and that the same is his/her free act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal at

this _____ day of _____ (date).

(Notary Seal is Required) _____ (Signature)
Notary Public, State of: _____
My Commission Expires: _____

Buyers Agent _____ Date _____
Print Buyers Agent Name _____

Buyers Agent _____ Date _____
Print Buyers Agent Name _____

Print Buyers Agent Company _____
State of: _____
County of: _____

Print Buyers Agent Company _____
State of: _____
County of: _____

Before me, a Notary Public, in and for said County, personally appeared the above named

_____ and _____
who is personally known to me or who has produced _____
(type of identification). Who acknowledged that he/she did sign the foregoing instrument, and that the same is his/her free act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal at

this _____ day of _____ (date).

(Notary Seal is Required) _____ (Signature)
Notary Public, State of: _____
My Commission Expires: _____

AFFIDAVIT OF "ARM'S LENGTH TRANSACTION"

Settlement Agent and Escrow Agent

Property Address: SEATTLE, WA 98178

By executing this affidavit Settlement Agent and Escrow Agent certify under penalty;

Hereby affirm that this is an "Arm's Length Transaction" defined as;

Seller and the Buyer are unrelated to each other by family, marriage or commercial enterprise.

There are no agreements, understandings or contracts between the parties that the borrower is permitted to remain as a tenant on the Mortgaged Premises.

Neither the Borrower(s) nor the purchaser(s) will receive any funds or commissions from the sale of the Mortgaged Premises.

There are no agreements, understandings or contracts relating to the current sale or subsequent sale of the Mortgaged Premises that have not been disclosed to the lender and or servicer.

Seller and Buyer understands, agrees and intends that there is a reliance upon statements made in the affidavit as consideration for a reduction of the payoff amount of the Mortgage and agreement to the sale of Mortgaged Premises.

Seller and Buyer agree to indemnify the lender and or servicer for any and all loss resulting from any negligent or intentional misrepresentation made in this affidavit, including, but not limited to, the amount of the reduced payoff of the Mortgage.

Seller and Buyer understand that a misrepresentation may subject the responsible party to civil and/or criminal liability.

The affidavit will survive the closing of the transaction.

_____ Settlement Agent	_____ Date	_____ Settlement Agent	_____ Date
_____ Print Name & Title Settlement Agent	_____ Print Name & Title Settlement Agent	_____ Print Name & Title Settlement Agent	_____ Print Name & Title Settlement Agent
_____ Print Settlement Agent Company	_____ Print Settlement Agent Company	_____ Print Settlement Agent Company	_____ Print Settlement Agent Company

State of: _____
County of: _____

Before me, a Notary Public, in and for said County, personally appeared the above named Julie Bees and and who is personally known to me or who has produced [type of identification]. Who acknowledged that he/she did sign the foregoing instrument, and that the same is his/her free act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal at this _____ day of _____ [date].

(Notary Seal is Required) _____ (Signature)
Notary Public, State of: _____
My Commission Expires: _____

AFFIDAVIT OF "ARM'S LENGTH TRANSACTION"

Short Sale Negotiation Representative

Property Address: [REDACTED]
SEATTLE, WA 98178

By executing this affidavit Short Sale Negotiation Representative certify under penalty;

Hereby affirm that this is an "Arm's Length Transaction" defined as;

Seller and the Buyer are unrelated to each other by family, marriage or commercial enterprise.

There are no agreements, understandings or contracts between the parties that the borrower is permitted to remain as a tenant on the Mortgaged Premises.

Neither the Borrower(s) nor the purchaser(s) will receive any funds or commissions from the sale of the Mortgaged Premises.

There are no agreements, understandings or contracts relating to the current sale or subsequent sale of the Mortgaged Premises that have not been disclosed to the lender and or servicer.

Seller and Buyer understands, agrees and intends that there is a reliance upon statements made in the affidavit as consideration for a reduction of the payoff amount of the Mortgage and agreement to the sale of Mortgaged Premises.

Seller and Buyer agree to indemnify the lender and or servicer for any and all loss resulting from any negligent or intentional misrepresentation made in this affidavit, including, but not limited to, the amount of the reduced payoff of the Mortgage.

Seller and Buyer understand that a misrepresentation may subject the responsible party to civil and/or criminal liability.

The affidavit will survive the closing of the transaction.

Short Sale Negotiation Representative _____ Date _____

Short Sale Negotiation Representative _____ Date _____

Print Name & Title SS Negotiation Rep _____

Print Name & Title SS Negotiation Rep _____

Printer Title _____

Print SS Negotiation Company Name _____

Print SS Negotiation Company Name _____

State of _____

County of: _____

Before me, a Notary Public, in and for said County, personally appeared the above named _____ and _____

who is personally known to me or who has produced _____ [type of identification]. Who acknowledged that he/she did sign the foregoing instrument, and that the same is his/her free act and deed.

In Testimony Whereof, I have hereunto subscribed my name and affixed my official seal at

this _____ day of _____ [date].

(Notary Seal is Required)

(Signature)

Notary Public, State of: _____

My Commission Expires: _____



PNC Mortgage
a Division of PNC Bank NA
3232 Newmark Drive
Miamisburg, Ohio 45342

Policy Number: 0
Premium Paid Date:
Premium Amount Paid:

PNC Loan #:
Mortgagor:



Property address:



SEATTLE, WA 98178

On August 15, 2011 PNC Mortgage, a Division of PNC Bank NA and the mortgagor completed a short sale. The mortgagor agreed to assign all rights to receive any unused insurance premiums to PNC Mortgage, a Division of PNC Bank NA. Please see attached "Unearned Premium Refund Agreement".

Any refunds that are normally sent directly to the insured are to be forwarded to PNC Mortgage a Division of PNC Bank NA pursuant to this request.

PNC MORTGAGE
A DIVISION OF PNC BANK NA
Loss Mitigation Bldg. 5
3232 Newmark Drive
Miamisburg, Ohio 45342

If you have any questions please contact me at 800-367-9305 ext.

Thank you,

Loss Mitigation Department
PNC Mortgage
a Division of PNC Bank