



**Learn How Seattle Short Sales, Inc.**

**Can Help You Short Sale Your Property**

**<http://SeattleShortSales.com>**

**1-800-603-3525**

[REDACTED]

Granite Falls, WA 98252

Date: July 27,2011

Re: PNC Bank (“PNC”) Home Equity Installment Note –**OR**– Home Equity Line of Credit Account number ending in: [REDACTED] (the “Account”)  
Property address: [REDACTED] Granite Falls, WA 98252 (the “Property”)

*This paragraph is a special notice to our customers who have filed a petition for protection under the United States Bankruptcy Code. Unless you have signed a reaffirmation agreement with PNC, and that agreement has been filed with the bankruptcy court (and not subsequently rescinded or disallowed in accordance with the Bankruptcy Code) you should disregard all portions of this letter which state or suggest that you still have a personal liability to pay PNC. You should advise us immediately if that is the case, as the following offer is made with the understanding that you are not currently in bankruptcy and that you have not previously filed for bankruptcy.*

Dear [REDACTED]

Based on the information provided, and a fully executed Purchase Agreement in the amount of \$138,000.00 you (“Seller”) have been approved for a Short Sale pursuant to which:

- a) PNC will release the mortgage pledged as collateral for the Account upon receipt of a minimum of \$5,000.00;
- b) PNC will continue to pursue and Seller will remain liable for the remaining deficiency balance after receipt of the PNC Proceeds of Sale, which will be approximately \$23,003.89. Additional interest and fees may increase the actual amount of the deficiency balance. If the Account is an open-end Home Equity Line of Credit Account, the line will be closed and no additional funds may be borrowed on the line; and
- c) Shortly after receiving the PNC Proceeds of Sale, the deficiency balance will be reported to credit reporting agencies as “charged-off” which could negatively impact your credit score.



This offer is subject to the following requirements:

1. Seller of the Property receives \$0 back at closing;
2. Any overages, tax credits, or additional sale proceeds of any kind must increase the amount of PNC Proceeds of Sale unless otherwise due to a more senior lien holder;
3. We receive a true and correct copy of the HUD-1 signed at closing;
4. Seller acknowledges that except for the release of the PNC mortgage, and the closing of the line (if Account is an open-end Home Equity Line of Credit Account), all other terms and conditions of the Account remain in full force and effect;
5. This offer is valid until August 26, 2011. In order to accept, certified funds must be received no later than 4:00 PM on that date, payable to PNC Bank, sent to the following address:

P.O. Box 5570  
Attn: Payment Processing  
Loc: BR-YB58-01-3  
Brecksville, OH 44141

If you have any questions or concerns, we can be reached at the telephone number below.

Thank you,

**Short Sale Department**

1-866-622-2657, ext. [REDACTED]

**The separate laws of Connecticut, D.C., New York City, North Carolina and Vermont each require that their respective residents be furnished with this notice:**

**This is an attempt to collect a debt. Any information obtained will be used for that purpose.**

PNC Bank is successor by merger to National City Bank



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## **WIRE INSTRUCTIONS FOR FDR ACTIVITY**

### **Consumer Services**

**ABA No.** [REDACTED]

**Acct:** [REDACTED]

**PLEASE INCLUDE THE CUSTOMER NAME, FULL ACCOUNT NUMBER AND THE PURPOSE OF WIRE.**

**FAILURE TO DO SO WILL RESULT IN A RETURNED WIRE.**

**Thank you!**