

Consumer Services  
P.O. Box 5570  
Cleveland, OH 44101-0570

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

**Can Help You Short Sale Your Property**

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

**1-800-603-3525**

[REDACTED]  
EDMONDS, WA 98026

Date: 11/21/2011

Re: Consumer Services Home Equity Installment Note –OR– Home Equity Line of Credit  
Account number ending in: [REDACTED] (the “Account”)  
Property address: [REDACTED] EDMONDS, WA 98026 (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agreement with Consumer Services, and that agreement has been filed with the bankruptcy court (and not subsequently rescinded or disallowed in accordance with the Bankruptcy Code) you should disregard all portions of this letter which state or suggest that you still have a personal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 Consumer Services. You may wish to consult with an attorney regarding this letter, your bankruptcy and the ability of Consumer Services to enforce its lien on the collateral. If you have obtained a discharge under the Bankruptcy Code this letter is for informational purposes or to protect our interests in the collateral.*

Dear [REDACTED]

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

- a) Consumer Services will release the mortgage pledged as collateral for the Account upon receipt of a minimum of \$41,500.00 (“Consumer Services Proceeds of Sale”);
- b) Consumer Services will not pursue collection of the remaining deficiency balance\* (“Debt Forgiveness”), which after receipt of the Consumer Services Proceeds of Sale will be approximately \$123,500.00. 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) **As we have previously informed you (or your authorized representative), shortly after receiving the Consumer Services Proceeds of Sale, Consumer Services will report the amount of the Debt Forgiveness as settled for less than the full balance to the credit reporting agencies, 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 Consumer Services Proceeds of Sale unless otherwise due to a more senior lien holder;
3. Consumer Services must receive a true and correct copy of the HUD-1 signed at closing;
4. Seller acknowledges that except for the release of the Consumer Services mortgage, the Debt Forgiveness, 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; and
5. This offer is valid until 12/21/2011. In order to accept, certified funds must be received no later than 4:00 PM on that date, payable to Consumer Services, and sent to the following address:

6750 Miller Rd.  
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]

\* As with any debt forgiveness, certain negative tax and credit reporting consequences may apply. You are encouraged to consult with your own tax advisor and/or attorney.

**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.**