



Five Lakes Agency, Inc.
Agents for J.P. Morgan Chase Bank, N.A.
PO Box 80730
Rochester, MI 48308-0730
(855) 824-1000

1/9/2013

[REDACTED]
[REDACTED]
Escondido, CA 92025

RE: [REDACTED] Short Sale

Property: [REDACTED]

Escondido, CA 92025

JPMC #: *** [REDACTED] FLA #: [REDACTED]

We acknowledge that you may be under the protection of the United States Bankruptcy Code. We do not intend this letter to be a demand for collections. Please accept this letter as confirmation that the sum of \$8,500.00 will be considered as a settlement in full on the above referenced lien. J.P. Morgan Chase will send a satisfaction of lien in the above referenced property to the appropriate county recorder's office once the funds are received and posted within the time required by this letter. This agreement has been entered into solely with respect to the satisfaction of the outstanding lien on the subject property and not as an attempt to impose personal liability on any party that has previously filed for protection under applicable bankruptcy laws.

This settlement offer is conditioned upon us receiving, in our office, funds in the amount stated above no later than 1/11/2013; otherwise it will automatically expire and be withdrawn.

To avoid processing delays, please reference the Five Lakes file number [REDACTED] and make the check payable to Chase. The check must be sent to:

Regular Mail

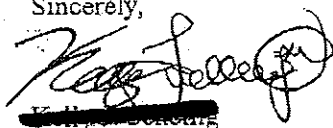
Five Lakes Agency, Inc.
PO Box 80730
Rochester, MI 48308

Overnight Mail

Five Lakes Agency, Inc.
901 Tower Drive, Suite A250
Troy, MI 48098

No restrictive endorsements are permitted on the certified funds check. If you have any questions or concerns, please contact our office at (855) 824-1000.

Sincerely,


Kelly J. Donohue

Notice: We are debt collectors, attempting to collect debts on behalf of our client. Any information obtained will be used for that purpose.



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Wiring Instructions

In the first line(s), please provide the FLA 6-digit file# [REDACTED] or the client's SS#, as well as the first and last name as it appears on the agreement.

The accuracy of the above information being entered is crucial to the payment being applied properly to the account.

The total amount of the wire should equal the approved amount of \$8,500.00.

**Dream
House
Realty, Inc.**

Bank of America Routing Information:

Routing #:

[REDACTED]

Account #:

[REDACTED]

Account Name: Five Lakes Agency Inc. ITF Chase Home Finance

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