

Indymac Mortgage Services
a division of OneWest Bank
2900 Esperanza Crossing
Austin, TX 78758

08/24/2012

HAFA APPROVAL PACKAGE

[REDACTED]
[REDACTED]
CARLSBAD CA 92008

Loan No.: [REDACTED]

Property: [REDACTED]

CARLSBAD CA 92008

Buyer Name: [REDACTED]

Dear Borrower(s):

1. This approval is contingent upon Indymac Mortgage Services receiving proof of escrow/settlement opened in accordance with the attached Settlement Confirmation form. **This form must be completed and emailed to [REDACTED].** This approval will be rescinded if the confirmation is not received by 9/07/2012.
2. Closing agent must remit final HUD-1 to their negotiator 48-hours prior to closing for final approval. Please EMAIL a copy of the HUD-1 to [REDACTED] and reference the Seller's last name, IndyMac Loan Number and "FINAL HUD-1 APPROVAL NEEDED" in the subject line.
3. Close of escrow must occur on or before: 10/08/2012.
4. Review of purchase documents - Indymac Mortgage Services has the unlimited right to revoke this short payoff approval should there be any material changes to the final HUD-1 Settlement Statement.
5. A COPY OF THE FINAL CERTIFIED HUD-1 CLOSING STATEMENT AND WIRE CONFIRMATION MUST BE EMAILED TO THE FOLLOWING REPRESENTATIVES WITHIN 24 HOURS OF CLOSING:
[REDACTED]
[REDACTED]
6. Instruct escrow/title to remit proceeds by wire to Indymac Mortgage Services within 24 hours following the close of escrow.
7. ***ALL PROCEEDS MUST BE WIRED.** *Send separate wires for each loan if there are multiple loans to Indymac Mortgage Services.

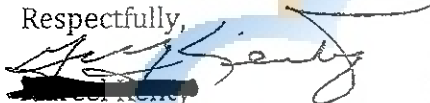
8. Wire Indymac Mortgage Services' short-sale proceeds to:

Wells Fargo Bank
101 NORTH PHILLIPS AVENUE
SIOUX FALLS, SD. 57104
ABA #121000248
Credit to Account: Indy Mac Property Liquidation
Clearing Account
Account #: 4[REDACTED]
RE: IndyMac SPO Loan # [REDACTED]

9. Indymac Mortgage Services must receive confirmation of the close of escrow within 24 hours of the actual settlement date.
10. Additional Conditions (not defined above):

If all conditions are followed the property/borrower(s) will be released from this lien. OWB will report a Special Comment Code of "AU: Account paid in full for less than the full balance" to the credit repositories for both the 1st and 2nd loans referenced on this Approval Letter. Please note, however, that credit bureau reports may also show the current delinquency status up to "180+ days delinquent" which will also be included in the file that will be reported to the repositories.

Respectfully,



Short Sale Negotiator

IndyMac Mortgage Services a division of OneWest Bank

Short Sale Department

[REDACTED]

House
Realty, Inc.

Enclosure(s): Settlement Confirmation

This company is a debt collector and any information obtained will be used for that purpose. However, if you have filed a bankruptcy petition and there is either an "automatic stay" in effect in your bankruptcy case, or your debt has been discharged pursuant to the bankruptcy laws of the United States, this communication is intended solely for informational purposes.