

GL632 11/08/11 [REDACTED]



THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE

11/08/11

[REDACTED]  
[REDACTED]  
SANTA ROSA CA, 95404

Re: SLS Loan Number: [REDACTED]

Property Address: [REDACTED]

SANTA ROSA CA, 95404

Short Sale, Contingent Approval

Dear [REDACTED]

Specialized Loan Servicing LLC (SLS) has been authorized by the Investor to accept a "Short Sale" in connection with the above referenced property, release the lien secured by its Deed of Trust or Mortgage, and release you from liability under your promissory note, contingent on the fulfillment of the conditions listed below:

1. Return of signed acknowledgement of this approval agreement by fax.
2. Receipt of the final HUD-1 Settlement Statement by fax at least 24 hours prior to closing.
3. Receipt of Minimum Net Proceeds in the amount and timeframe specified in this agreement.

The Minimum Net Proceeds from the closing in the amount of \$16684.90 must be received in our office before the close of business on 11/30/11. If any of the above requested documents and information, as well as the Minimum Net Proceeds are not received in our office by the required dates and times, this approval will be null and void and you will need to contact our office for updated approval.

At least 24 hours prior to closing, a copy of the final HUD-1 Settlement Statement must be faxed to the attention of the Recovery Department for approval. If you become aware of any changes to the approved terms and the loan cannot close or fund, you should contact this office immediately.

SLS will continue to make normal servicing disbursements for items such as taxes and insurance, which may increase the Minimum Net Proceeds required. In the event this occurs, SLS will send an updated approval letter reflecting the increased Minimum Net Proceeds required for closing.

If you have not already done so, please send the requested documentation, along with the name of the title company's closing agent and a contact number to SLS at the fax number referenced below so that we can make arrangements for direct payment of the proceeds. If you are a customer in bankruptcy, a written approval from your attorney acknowledging acceptance of these terms must be received in order to complete this process. Please return the approval letter to SLS with your signed documents.

GLS 02 11/08/11 [REDACTED]

You will NOT receive any proceeds at closing and will waive your rights to any unearned premiums for taxes and/or insurance, any escrow funds and overages for fees associated with this sale or property securing this loan or loans, which includes, but is not limited to attorney's fees, any and all pro-rations and any escrow cushion.

Please be advised the acceptance of this short sale transaction is being made in reliance upon the information provided by you, including the financial representations regarding your amounts and sources of income, your other assets, and your debt obligations.

Sincerely,  
Specialized Loan Servicing LLC  
Recovery Department

Fax: 303-800-0513

**BANKRUPTCY NOTICE** - IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT OUR CUSTOMER CARE CENTER AT 800-306-6057.

**\*PLEASE NOTE** - As a result of this Short Sale Offer, debt under your Mortgage Note may have/has been forgiven and there may be tax consequences to you. Please consult your tax advisor.

Loan number [REDACTED]

All seller proceeds from the sale must be made payable to Specialized Loan Servicing LLC in the form of a cashier's check and remitted immediately after closing and mailed to:

Specialized Loan Servicing LLC  
Attn: Cashiering Department  
8742 Lucent Blvd, Suite 300  
Highlands Ranch, CO 80129

Proceeds may also be wired to:

Bank Name: [REDACTED]  
Bank Address: [REDACTED]  
Account Number: [REDACTED]  
Bank ABA Number: [REDACTED]  
Account Name: [REDACTED]

Reference your name, SLS Loan number, and property address to ensure payments are properly applied.

Please complete the following information so that we may update our records:

Customer's Daytime telephone number: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

After full completion of this document, please fax all pages to: [REDACTED]

My signature below acknowledges acceptance of the above terms and conditions.

[REDACTED SIGNATURE]

date

11/8/11

date

8742 Lucent Blvd., Suite 300, Highlands Ranch, Colorado 80129  
Direct: [REDACTED] Fax: [REDACTED]