



July 31, 2009

[REDACTED]
[REDACTED]
Merced, CA 95348

RE: Account #: [REDACTED]
Customers: [REDACTED]
Collateral: [REDACTED], Merced, CA 95348

Dear Hector Palada:

This letter is to confirm that JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, agrees to accept the following:

SHORT SALE on the above account. JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, agrees to release its security interests in the above collateral AND forgive any deficiency balances upon receipt of \$ 3,000.00 in certified US funds. JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, requires that we approve the final settlement statement prior to closing and further stipulates that no more than \$0.00 is given to the sellers. This amount is for the release of JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA security interest only. Please contact your tax advisor regarding any tax ramifications from this transaction.

This offer becomes null and void if JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA, does not receive funds on or before 08/10/09. Please be aware that JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA acceptance of a Settlement is reported to various credit reporting agencies, and may have an adverse affect on your credit rating.

To expedite completion of the lien release, a copy of the title commitment or policy and certified funds should be sent to the address below via Express, Certified or Registered mail:

******PLEASE SEND VIA FAX SIGNED HUD-1, COPY OF CHECK AND TRACKING RECEIPT OR WIRE CONFIRMATION THE DAY CLOSING IS COMPLETED. SEND TO ATTN: JOSHUA T. MCEACHERN 602-535-3947**

(Overnight Delivery)

JP Morgan Chase
Attn: Short Sale
Mail Code: OH4-7129
3415 Vision Drive
Columbus, OH 43224-0785

On Check Reference:

Customer's Name: [REDACTED]

Customer's Account #: [REDACTED]

If there are any questions you may have, feel free to contact me at the number below.

Sincerely,

[REDACTED]

[REDACTED]
Loss Mitigation Closing Specialist
Direct 866-837-7310 x 27852
Fax 602-535-3947
Email joshua.t.mceachern@jpmchase.com

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



July 30, 2009

[Redacted]
[Redacted]
[Redacted]

Fax

FROM: [Redacted]

RE: [Redacted]
[Redacted]
[Redacted]

Merced, CA 95348

Loan Numbers: [Redacted]

Property Address: [Redacted] Merced, CA 95348

AmTrust Bank, formally known as Ohio Savings Bank has agreed to accept a short payoff/pre-foreclosure sale on the above subject to the following conditions:

1. Sale Price is \$230,000.00
2. Net Proceeds to AmTrust Bank must be equal to or exceed \$199,318.01
3. The mortgagor is NOT to receive any money from the loan proceeds.
4. Total Closing Costs and Broker's Commission not to exceed \$27,681.99
5. Negotiated Lien Release Amount: \$3,000.00
6. An updated HUD – 1 Settlement Statement confirming the settlement date sent to me by Friday August 21, 2009
7. The closing must take place on or before Friday August 21, 2009.
8. Upon closing an updated signed HUD – 1 **must be faxed to me at (216) 583-5205. The lien on the property will not be released until the final signed HUD-1 is received.**
9. Net proceeds are to be wired as follows:

AmTrust Bank
C/O Federal Reserve Bank of Cleveland
Routing Number [Redacted]
Account Number [Redacted]
Attention: Payoff Department

AmTrust will release the lien free and clear upon the completion of the above nine items. Please call me directly if you have any questions, call Laura Funderwhite at (216) 588-4288 or e-mail Laura at lfunderwhite@amtrust.com.

Sincerely,

[Redacted Signature]
[Redacted]
Loss Mitigation Department



May 25, 2009

[REDACTED]
323-677-2633 FAX

Fax

FROM: Judi Rice

RE:

[REDACTED]
[REDACTED]
[REDACTED]
Merced, CA 95348

Loan Numbers: [REDACTED]

Property Address: [REDACTED] Merced, CA 95348

AmTrust Bank, formally known as Ohio Savings Bank has agreed to accept a short payoff/pre-foreclosure sale on the above subject to the following conditions:

1. Sale Price is \$230,000.00
2. Net Proceeds to AmTrust Bank must be equal to or exceed \$199,318.01
3. The mortgagor is NOT to receive any money from the loan proceeds.
4. Total Closing Costs and Broker's Commission not to exceed \$27,681.99
5. Negotiated Lien Release Amount: \$3,000.00
6. An updated HUD - 1 Settlement Statement confirming the settlement date sent to me by Saturday July 4, 2009
7. The closing must take place on or before Saturday July 4, 2009.
8. Upon closing an updated signed HUD - 1 **must be faxed to me at (216) 583-5205. The lien on the property will not be released until the final signed HUD-1 is received.**
9. Net proceeds are to be wired as follows:

AmTrust Bank
C/O Federal Reserve Bank of Cleveland
Routing Number [REDACTED]
Account Number [REDACTED]
Attention: Payoff Department

AmTrust will release the lien free and clear upon the completion of the above nine items. Please call me directly if you have any questions, call Laura Funderwhite at (216) 588-4288 or e-mail Laura at lfunderwhite@amtrust.com.

Sincerely,

[REDACTED]
Loss Mitigation Department