

First Franklin Loan Services  
P.O. Box 1838  
Pittsburgh, PA 15230-1838

~~September 21,~~ <sup>October 15</sup> 2009



RE: Loan No. [Redacted]  
Property Address [Redacted]  
San Diego CA 92154

Dear Loan Customer,

This letter details the terms of the conditional approval by our company of a short pay-off on the above referenced loan. Please note that this approval is NOT FINAL until the terms of this approval have been met and we receive all the materials required. The terms of approval are:

- 1. Sale Price: \$195,000.00
- 2. Certified Pay-off Funds no less than: \$7,740.00
- 3. Transaction must close on or before: October ~~19~~<sup>30</sup>, 2009
- 4. We must receive the funds by 2 pm ET: ~~October 20~~<sup>November 1</sup>, 2009
- 5. The real estate commission must be no more than 6%
- 6. Seller(s) must receive no proceeds from the sale.
- 7. PRELIMINARY HUD-1 MUST BE FAXED TO US 48 HOURS PRIOR TO THE CLOSING.
- 8. Seller(s) MUST write a letter requesting that all remaining escrow funds (if applicable) be applied to the indebtedness. This includes any tax and/or insurance refunds.

Please see the second page for materials that must be provided after closing along with mailing and wiring information.

LM901/GWD