



December 1, 2009

RE: Account: [REDACTED]
Customer: [REDACTED]
Property Address: [REDACTED]
[REDACTED]

This letter is to confirm that JPMorgan Chase Bank, N.A., as successor in interest to Bank One, N.A. (hereafter referred to as Chase), will agree to accept a **SHORT SALE** on the above account upon manager approval. Chase will agree to release its security interests in the above collateral upon receipt of \$38,000.00 in certified US funds. Chase requires that we approve the final settlement statement prior to closing and further supplies that no more than \$0.00 are given to [REDACTED]. This amount is for the release of Chase security interest only. The customer, [REDACTED] will still be responsible for all deficiency balances per the terms of the original loan documents and in accordance with applicable California law.

This offer becomes null and void if Chase does not receive funds on or before 12/20/09. Please be aware that Chase acceptance of a Short Sale is reported to various credit reporting agencies, and may have an adverse affect on your credit rating.

To expedite completion of the lien release, please send bank wire to:

Wachovia Bank
Pay to: Professional Recovery Services, Inc.
Routing # 031201467
Account # 2000030671355

Please update your current contact information:

Address: _____ Phone: _____

You will be contacted for repayment arrangement of the deficiency balance.

Please return with signature of agreement:

Signature Acknowledging Terms of Agreement

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

Sincerely,

Kristi Moore
Loss Recovery Group
800-915-1016 Ext. 31021

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

R50HE CA