

Chase Home Finance LLC (CA2-0816)
10790 Rancho Bernardo Road
San Diego, CA 92127-5706



October 29, 2009

Sina Gumina

Short Sale Terms and Conditions

Account: [REDACTED]
Secondary Account: [REDACTED]
Borrower(s): [REDACTED] (the "Seller[s]")
Property Address: [REDACTED] (the "Property")

Dear Mortgagor(s):

This letter is to inform you that Chase Home Finance LLC ("Chase") has agreed to your request for a Short Sale, and will accept a minimum of \$182,135.41 to settle your account and release the lien(s) on the above-referenced Property. Our acceptance is conditional upon receipt of payment in the form of certified funds on or before 12/04/09, after which this offer becomes null and void.

To accept this offer, please send payment by wire transfer or overnight mail to the address below. Be sure to include your name and account number.

Overnight Mail: Chase Home Finance LLC
Mail Code OH4-7142
3415 Vision Drive
Columbus, OH 43219-6009

Wire Transfer: JP Morgan Chase Bank NA
ABA #021000021
Account #304280763
Account Name: CHF LLC - LSAMS1 PO

This acceptance is only for the contract of sale in the amount of \$201,000.00 between [REDACTED] (the "Buyer"), and the Seller(s).

At closing, please forward us a copy of the certified HUD-1 closing statement, as well as the signed and notarized Affidavit of Arm's Length Transaction (enclosed); these documents must be remitted via both fax and overnight mail to:

Overnight Mail: Chase Home Finance LLC
Mail Code OH4-7142
3415 Vision Drive
Columbus, OH 43219-6009

Fax: (866) 220-4130

Please call us on the day of closing to provide us with the details regarding the delivery of funds. Once certified funds have been received, Chase Home Finance LLC will release the lien(s). Any excess funds at closing will be refunded to Chase Home Finance LLC. As the Seller(s), you will not receive any proceeds from this transaction.

Please be aware that the completion of this transaction is reported to the credit bureaus and may have an adverse affect on your credit rating. Proceeding with this transaction may also have implications on your state or federal tax liability; please consult a tax advisor for additional information.

If you have any questions, please contact us at the number provided below. At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,
Justin Wolter FAX#302.358.3137
Homeowner's Assistance Department
Chase Home Finance LLC
(877) 838-1882 Ext. 53343
(800) 582-0542 TDD / Text Telephone
(866) 220-4130 Fax

Enclosure

1. Affidavit of Arm's Length Transaction

For California customers, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission toll-free at (877) FTC-HELP or www.ftc.gov.

Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute a demand for payment or an attempt to impose personal liability for such obligation.

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