

DATE 11/14/2008
 TO *Alex Tse*
 FAX NUMBER 925-406-0789
 COMPANY
 REGARDING [REDACTED]

Loan Number [REDACTED]

FROM *Rebecca Conti*
 PHONE 949-812-3057
 FAX 949-399-2638
 EMAIL Rebecca.x.conti@chase.com

NUMBER OF PAGES (INCLUDING THIS COVER SHEET) 3

Conditions of EMC Mortgage's acceptance of funds on the above referenced loan are:

Commissions _____
 Total Closing Costs _____

- 1) EMC must receive the original signed Side Note if applicable.
- 2) Borrowers are to receive \$0.00 proceeds from the transaction and any and all Refunds are to be forwarded to EMC Mortgage Corporation.

Settlement agent to forward any and all funds held by settlement agent or title company at closing, that are later found to be refundable for any and all reasons as verification of taxes paid, padding for incidentals, repair invoices or bills that are not payable, etceteras.

- 3) EMC Mortgage must receive and approve the HUD-1 Settlement Statement "PRIOR" to closing.
- 4) If settlement funds are to be wired, the wiring instructions are:
 Chase Bank of Texas
 ABA#: [REDACTED]
 Credit Account #: [REDACTED]
 Reference: Payment Processing
 Loan Number 0017191123 LM
 Rebecca Conti *Loss Mitigation*

- 5) If settlement funds are to be sent by overnight mail:
 EMC Mortgage Corporation
 Rebecca Conti *Loss Mitigation*
 Loan Number [REDACTED] LM
 800 State Highway 121 Bypass
 Lewisville, Texas 75067

- 6) Prior to sending the package, please fax a copy of the Check or Bank Wire Receipt, HUD-1, and the Overnight Tracking Slip to me.