



10/29/08

██████████  
 ██████████  
 ██████████

San Ramon, CA 94582

RE: Account #: ██████████  
 Customers: ██████████  
 Collateral: ██████████ San Ramon, CA 94582

Dear ██████████:

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 \$ 62,750.00 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 12/10/08. 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:

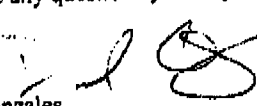
**\*\*\*\*PLEASE VIA FAX SIGNED HUD-1, WIRE CONFIRMATION THE DAY CLOSING IS COMPLETED TO 866-205-3431, ATTENTION DANIEL GONZALES\*\*\*\***

**Wire Information:**

JPMorgan Chase  
 JPMorgan Chase Home Equity Early Loss Mit  
 Bank Account # 9008113745  
 ABA# 021000021  
 Customer's Name:  
 Customer's Account #:

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

Sincerely,

  
 Daniel Gonzales  
 Loss Mitigation Closing Specialist  
 Phone 866-284-7607 ext:26453  
 Fax 866-205-3431

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