



HSBC Mortgage Services Agrees to a Settlement
(RELEASE OF DEED/MORTGAGE AND NOTE)

October 22, 2009

PROPERTY ADDRESS: [REDACTED], San Ramon, CA 94582
HSBC Mortgage Services Loan # [REDACTED] Balance: \$84,846.86

To Whom It May Concern:

HSBC Mortgage Services agrees to settle the above listed account in full for the above listed property for a minimum amount of \$10,000.00 due at the close of escrow.

Payment must be in the form of CERTIFIED FUNDS ONLY and must be accompanied by a copy of the final net settlement worksheet and a copy of this agreement. The realtor's commission shall not exceed 6 percent (%). Any surplus funds from the close of escrow shall be paid directly to HSBC Mortgage Services. No proceeds shall go to the seller (our customer) or buyer. Any excess proceeds shall be forwarded to HSBC Mortgage Services.

Our customer (seller) must acknowledge their agreement to the terms outlined in the letter by their signature at the bottom of this letter. This letter MUST accompany the proceeds check and net settlement worksheet. Failure to do so may result in a delay of any release of lien and voiding of this offer. This offer shall be valid through 11/30/2009. Please overnight your payment via U.S.P.S. Express mail to the Post Office Box below:

HSBC Mortgage Services
Attn: Chesapeake Cashiering
2929 Walden Avenue
Depew, NY 14043

Special notes/conditions:

The realtor's commission shall not exceed 6 percent (%) No proceeds shall go to the seller (our customer) or buyer. Any excess proceeds shall be forwarded to HSBC Mortgage Services.

Carol Benforado
Carol L Benforado

10/23/09
Date

I acknowledge by my signature below that I have read this letter, understand it and agree to its terms.

Joseph Perkins

Date

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.