



Loss Recovery Bankruptcy
8333 Ridgepoint Dr
Irving, TX 75063

January 14, 2010

Attn: Alex
Fax# 925-406-0769

Re: Loan#: [REDACTED]
Borrower(s): [REDACTED]
Property Address: [REDACTED], ROSEVILLE, CA 95747

Dear [REDACTED],

Please accept this letter as confirmation that the sum of \$6,000.00 will be sufficient to settle the above-referenced loan account in full. We will send a satisfaction of lien and security interest in the property (referenced above) to the appropriate county recorder's office once the funds are received within the time required by this letter and posted to the loan account. This agreement has been entered into solely with respect to the satisfaction of the outstanding lien on the subject property and not as an attempt to impose personal liability on any party that has previously filed for protection under applicable bankruptcy laws.

This settlement offer is conditioned upon us receiving, in our offices, a certified check in the amount stated above no later than 5:30 p.m. Mountain Time on February 15, 2010, otherwise, it will automatically expire and be withdrawn.

To avoid processing delays, please reference the loan account number, make the check payable to Chase and send it to:

Chase Home Equity or	JPMC Home Equity Loss Mitigation
OH4-7164	Routing #: [REDACTED]
3415 Vision Drive	Account #: [REDACTED]
Columbus, OH 43219	

No restrictive endorsements are permitted on the certified funds check. If you have any questions or concerns, please contact our office at the number listed below.

Sincerely,

Michael Messerly
Senior Bankruptcy Specialist
866-289-2717 ext 32752