



"The Family Business for over 50 Years"
Regency Credit L.L.C.

1403 West 10th Place, Suite B-110 • Tempe, AZ 85281
 Phone (800) 419-0410 • Local (480) 921-3917
 Fax (480) 557-9360

February 25, 2010

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~~XXXXXXXXXXXXXXXXXXXX~~
~~XXXXXXXXXXXXXXXXXXXX~~
~~XXXXXXXXXXXXXXXXXXXX~~

RE: JP Morgan Chase Bank
 Account: ~~XXXXXXXXXXXXXXXXXXXX~~
 Collateral: ~~XXXXXXXXXXXXXXXXXXXX~~
 Regency #: ~~XXXXXX~~
 Balance: \$64,998.71

Please be advised that Regency Credit, L.L.C. and JP Morgan Chase agree to accept the following:

SHORT SALE on the above account. JP Morgan Chase agrees to release its security interest and forgive any deficiency balances upon receipt of a minimum of \$3,000.00 in certified US funds. The seller net is zero. This document must be signed below and returned to Regency Credit, L.L.C. along with a copy of the final HUD.

This offer becomes null and void if Regency Credit, L.L.C. does not receive funds on or before April 25, 2010.

Wire Information:
 Pay to the order of: Northern Trust Bank of Arizona, N.A.
 Phoenix, AZ
 Bank Phone Number: 602-468-2514
 ABA outing Number: 122105210
 Account Information: FOR DEPOSIT ONLY
 JP Morgan Chase
 Client Trust Account
~~XXXXXXXXXXXXXXXXXXXX~~
 Account Number: ~~XXXXXXXXXXXX~~
 Reference Number: ~~XXXXXX~~

Sincerely,

Lana Monashkin

Lana Monashkin

~~XXXXXXXXXXXXXXXXXXXX~~ _____ Date ~~XXXXXXXXXXXXXXXXXXXX~~ _____ Date

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