



8100 Nations Way
Jacksonville, Florida 32256

March 17, 2011

Attn: Alex Tse and Pacific Coast Title Co.
J. Rockcliff Realtors

RE: Loan No: [REDACTED]
Mortgagor(s): [REDACTED]
Property: [REDACTED]
Dublin, CA 94568
Buyers : [REDACTED]

Dear parties :


This letter serves as our approval of the Pre-foreclosure Sale with regards to the above referenced property. EverHome Mortgage Company acknowledges this loan will close for less than the actual payoff amount of the mortgage. However it is contingent upon the following conditions:

- Sales price is **\$940,000.00** ; if closing does not occur by the specified date, an extension must be approved and per diem interest may be required.
- Net sales proceeds to be no less than **\$866,258.80**, payable to EverHome Mortgage Company.
Net sales proceeds of **\$15,600.00** as payoff to the 2nd lien.
- Seller waives all rights to any escrowed funds, or prepaid refunds.
- Any adjustments to the offer or overages/tax credits must result in an increase of the net sales proceeds to EverHome.
- Closing to occur on or before **April 22, 2011**.
- EverHome Mortgage must receive by express mail within 24 hours of the day of Closing, the following documentation: Net proceed checks and the executed HUD-1 Settlement Statement .
- HUD-1 must be faxed to this office for final review and approval at least 48 hours prior to closing to (904) 281-6340. Any adjustments to the net sales proceeds will be made at that time.
- Property is being sold in "as-is" condition.
- No other modifications or sales will be permitted without prior written approval by EverHome Mortgage Company .

- The allowable closing costs and commission of 5% should not exceed **\$47,000.00**. Seller/buyer(s) will be responsible for any closing costs that exceed the allowable amount.
- Please provide a copy of this letter to the closing agent as it will serve as our demand statement.
- If the sale of this property does not occur by **April 22, 2011**, additional time must be requested and a per diem of \$178.04 may be required up to and including the settlement date.
- Upon receipt of the net sales proceeds and a copy of the approved HUD-1 Settlement Statement, EverHome Mortgage Company will satisfy the mortgage. A copy will then be forwarded to the Closing Agent/Attorney to process. You must include the release charges on the final HUD-1.

Should you have any questions concerning this sale, please contact our office immediately at the number below.

Sincerely,



Jeffrey Brosius
Asset Management Dept.
(904) 281-2474 Phone
(904) 281-6340 Fax

cc: file

CHECKS SHOULD BE MADE PAYABLE TO EVERHOME MORTGAGE COMPANY - \$866,258.80.

Mail Sales Proceeds and documents to:

**EVERHOME MORTGAGE COMPANY
Attn: Jeffrey Brosius /Asset Management Dept.
8100 Nations Way
Jacksonville, FL 32256**