



[Redacted]

RE: Account #: [Redacted]  
Customers: [Redacted]  
Collateral: [Redacted]

Dear [Redacted]

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 it's security interests in the above collateral upon receipt of **\$ 3,000.00** 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. The customer is still responsible for all deficiency balances per the terms of the original loan documents.

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 02/13/09. Please be aware that JPMorgan Chase Bank, N.A., successor by merger with Bank One, NA acceptance of a Short Sale 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, COPY OF CHECK AND TRACKING RECEIPT OR WIRE CONFIRMATION THE DAY CLOSING IS COMPLETED.**

**(Overnight Delivery)**

Chase  
HE Default Payment Processing II  
Mail Code: OH4-7164  
3415 Vision Drive  
Columbus, OH 43224-0785

**Wire Information:**

JPMorgan Chase  
JPMorgan Chase Home Equity Early Loss Mit  
Bank Account # [Redacted]  
ABA# [Redacted]  
Customer's Name: [Redacted]  
Customer's Account #: [Redacted]

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

Sincerely,

[Redacted]  
Loss Mitigation Closing Specialist  
Direct 866-[Redacted]  
Fax 8-[Redacted]  
Email [Redacted]@jpmchase.com

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

[Redacted]