



THIS IS FOR INFORMATIONAL PURPOSES ONLY.

[Redacted]

Re: Loan# [Redacted]

October 9, 2013

Dear [Redacted]

Approval of Short Sale - The Servicer consents to this Request for Approval of Short Sale and agrees to accept all net proceeds from the settlement as full and final satisfaction of the first mortgage indebtedness on the referenced property. This agreement is subject to the following:

- A. Terms – The sale and closing comply with all terms and conditions of the Request as well as all terms and representations provided herein by the Borrower.
- B. Changes – Any change to the terms and representations contained in the Request or the attached sales contract between you and the buyer must be approved by the Servicer in writing. The Servicer is under no obligation to approve such changes.
- C. Subordinate Liens – Prior to releasing any funds to holders of subordinate liens/mortgages, the closing agent must obtain a written commitment from the subordinate lien holder that it will release Borrower from all claims and liability relating to the subordinate lien in exchange for receiving the agreed upon payoff amount
- D. HUD-1 – A HUD-1 Settlement Statement, which will be signed by you and the buyer at closing, must be provided to the Servicer no less than 48 hours prior to closing scheduled on 11/15/2013.
- E. Bankruptcy – If you are currently in bankruptcy or you file bankruptcy prior to closing, you must obtain any required consent or approval of the Bankruptcy Court.
- F. Tax Consequences – A short payoff of the mortgage may have tax consequences. You are advised to contact a tax professional to determine the extent of tax liability, if any.
- G. Credit Bureau Reporting – We will follow standard industry practice and report to the major credit reporting agencies that your mortgage was settled for less than the full payment. We have no control over or responsibility for the impact of this report on your credit score. To learn more about the potential impact of a short sale on your credit you may want to go to <http://www.ftc.gov/bcp/edu/pubs/consumer/credit/cre24.shtm>.
- H. HAFA Affidavit - The attached HAFA Affidavit, which will be signed by you and the buyer at closing, must be provided to the Servicer no more less than 48 hours after prior to the closing scheduled on 11/15/2013.
- I. Payment Instructions – Payoff funds and a final HUD-1 Settlement Statement must be received by the Servicer within 48 hours of closing in accordance with the attached wiring instructions.

Over Night Address:

Specialized Loan Servicing LLC
8742 Lucent Blvd. Ste 300

Highlands Ranch, CO 80129
Attn: Cashiering

Wiring Instructions:

Bank Name – Wells Fargo Bank
Bank Address – 420 Montgomery Street San Francisco, CA 94104
Account Number – 2000042928232
Bank ABA Number – 121000248
Account Name - SLS - Wire Clearing

- J. Closing Instructions
 - a. Closing costs have been negotiated and agreed upon with the authorized agent as of 10/9/2013
 - b. The approved sales price for the property is \$245,000.00
 - c. The minimum net proceeds is approved in the amount of \$221,560.62
 - i. Seller cash contribution at closing N/A
 - ii. Total closing costs not to exceed \$23,439.38
 - iii. Maximum commission paid \$14,700.00
 - iv. Maximum allowed to subordinate lien holder(s) N/A

P.O. Box 63005 Littleton, CO 80163

- v. Maximum allowed to borrower for cash for closing N/A
- vi. Any additional fees that were not approved on 10/9/2013 will not be covered by a reduction to the net proceeds.
- d. Return of signed acknowledgement of this Short Sale Contingent Approval letter.
- e. Certified copy of final executed HUD-1 settlement statement.
- f. Fully executed HAFA Affidavit.

If you have not already done so, please send the requested documentation along with the name of the title company's closing agent and a contact number, so that we can make arrangements for direct payment of the proceeds to SLS. If any of the above requested documents and information, as well as the minimum net proceeds, are not received in this office by the dates given, this approval will be null and void and you will need to contact this office for updated approval. A new buyer cannot be substituted without a re-approval of the contract and short sale by SLS.

If you have questions concerning this letter or need further assistance, you may contact me or our Customer Resolution Department at 1-800-306-6059, Monday-Friday 6a.m.–7 p.m. and Saturday 6a.m. – 12p.m. (MST).

Sincerely,

Elizabeth #11544
Specialized Loan Servicing LLC

Customer Resolution Department
Ph: 1-800-306-6059
Fax: 720-241-7526

My signature below acknowledges acceptance of the above terms and conditions.

STEVEN BAILEY

Date

Date

BANKRUPTCY NOTICE- IF YOU ARE A CUSTOMER IN BANKRUPTCY OR A CUSTOMER WHO HAS RECEIVED A BANKRUPTCY DISCHARGE OF THIS DEBT: PLEASE BE ADVISED THAT THIS NOTICE IS TO ADVISE YOU OF THE STATUS OF YOUR MORTGAGE LOAN. THIS NOTICE CONSTITUTES NEITHER A DEMAND FOR PAYMENT NOR A NOTICE OF PERSONAL LIABILITY TO ANY RECIPIENT HEREOF, WHO MIGHT HAVE RECEIVED A DISCHARGE OF SUCH DEBT IN ACCORDANCE WITH APPLICABLE BANKRUPTCY LAWS OR WHO MIGHT BE SUBJECT TO THE AUTOMATIC STAY OF SECTION 362 OF THE UNITED STATES BANKRUPTCY CODE. HOWEVER, IT MAY BE A NOTICE OF POSSIBLE ENFORCEMENT OF THE LIEN AGAINST THE COLLATERAL PROPERTY, WHICH HAS NOT BEEN DISCHARGED IN YOUR BANKRUPTCY. IF YOU HAVE ANY QUESTIONS, PLEASE CONTACT OUR CUSTOMER CARE CENTER AT 800-306-6057

THIS COMMUNICATION IS FROM A DEBT COLLECTOR. THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.



Servicer:

Specialized Loan Servicing LLC (SLS)
8742 Lucent Blvd, Ste 300, Highlands Ranch, CO 80129

Phone: 1-800-306-6059 Fax #: 720-241-7526

Borrower:

[Redacted Borrower Information]

Loan [Redacted]

Buyer:

Buyer Name: _____
Co-Buyer Name: _____
Buyer Address: _____
Buyer City, State and Zip: _____
Buyer Home Phone Number: _____

October 9, 2013

Re: [Redacted]

HAFSA AFFIDAVIT

This HAFSA Affidavit ("Affidavit") is given by the Seller(s) and Buyer(s) to the Servicer of the mortgage loan secured by the Property ("Mortgage") in consideration for the mutual and respective benefits to be derived from the short sale of the Property with a scheduled closing date of 11/15/2013.

NOW, THEREFORE, the Seller(s) and Buyer(s) do hereby represent, warrant and agree under the pains and penalties of perjury, to the best of each signatory's knowledge and belief, as follows:

- (a) The sale of the Property is an "arm's length" transaction, between Seller(s) and Buyer(s) who are unrelated and unaffiliated by family, marriage, or commercial enterprise;
(b) There are no agreements, understandings, contracts, or offers relating to the current sale or subsequent sale of the Property that have not been disclosed to the Servicer;
(c) Except as disclosed to the Servicer, there are no agreements, understandings, or contracts between the Seller(s) and Buyer(s) that the Seller(s) will remain in the Property as a tenant or later obtain title or ownership of the Property.
(d) Neither the Sellers(s) nor the Buyer(s) will receive any funds or commissions from the sale of the Property except to the extent the Seller(s) receive a relocation assistance payment approved by the Servicer and reflected on the HUD-1 Settlement Statement;
(e) All amounts to be paid to any person or entity, including holders of other liens on the Property, in connection with the short sale have been disclosed to and approved by the Servicer and will be reflected on the HUD-1 Settlement Statement;
(f) Any person receiving relocation assistance is required to vacate the property as a condition of the sale. Further, the Seller(s) represent that all persons receiving relocation assistance (i) occupied the property as a principal residence on the date the Seller(s) submitted the request for short sale assistance to the Servicer, and (ii) are either the Seller(s), a tenant, or a legal dependent, parent or grandparent of the Seller that occupied the property rent-free.

By signing below, I/we agree that all representations, warranties and statements made herein will survive the closing of the short sale transaction; and I/we represent that the information provided herein is true and accurate and authorize the Servicer to disclose such information to the U.S. Department of the Treasury or other government agency, Fannie Mae and/or Freddie Mac, and any of their respective agents, in connection with the Making Home Affordable program.

Buyer Signature _____ Date _____ Co-Buyer Signature _____ Date _____

P.O. Box 63005 Littleton, CO 80163

Phone 1-800-306-6059

Fax 720-241-7526

Printed Name _____ Date _____

Printed Name _____ Date _____

Seller Signature _____ Date _____

Co-Seller Signature _____ Date _____

Printed Name _____ Date _____

Printed Name _____ Date _____

If you would like to speak with a counselor about this program, call the Homeowner's HOPE™ Hotline 1-888-995-HOPE (4673). The Homeowner's HOPE™ Hotline offers free HUD-certified counseling services and is available 24/7 in English and Spanish. Other languages are available by appointment.

If you have questions, please contact us directly between the hours of 6 a.m. – 7 p.m. Monday-Friday and 6 a.m. – 12 p.m. (MST) Saturday at 1-800-306-6059.

Be advised that by signing this document you understand that any documents and information you submit to your servicer in connection with the Making Home Affordable Program are under penalty of perjury. Any misstatement of material fact made in the completion of these documents including but not limited to misstatement regarding your occupancy in your home, hardship circumstances, and/or income, expenses, or assets will subject you to potential criminal investigation and prosecution for the following crimes: perjury, false statements, mail fraud, and wire fraud. The information contained in these documents is subject to examination and verification. Any potential misrepresentation will be referred to the appropriate law enforcement authority for investigation and prosecution. By signing this document you certify, represent and agree that: "Under penalty of perjury, all documents and information I have provided to Lender in connection with the Making Home Affordable Program, including the documents and information regarding my eligibility for the program, are true and correct."

If you are aware of fraud, waste, abuse, mismanagement or misrepresentations affiliated with the Troubled Asset Relief Program, please contact the SIGTARP Hotline by calling 1-877-SIG-2009 (toll-free), 202-622-4559 (fax), or www.sig tarp.gov. Mail can be sent Hotline Office of the Special Inspector General for Troubled Asset Relief Program, 1801 L St. NW, Washington, DC 20220



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