



Chase Home Finance LLC (AZ1-5626)
PO BOX 29505
Phoenix, AZ 85038-9505

February 9, 2011

Short Sale Confirmation

Mortgagor:

Account:

Balance: \$ 123,545.12

Property Address: 24942 VILLARENTE ST LAGUNA NIGUEL, CA 92677

Dear Mortgagor(s):

Chase Home Finance ("Chase") is writing to confirm our agreement to release our security interest in the above-referenced Property upon receipt of \$8,500.00 in our office 03/25/2011. 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 supplies that no more than \$0.00 are given to Mortgagor. This amount is for the release of Chase's security interest only, and you are still responsible for the deficiency balance remaining on the Loan, per the terms of the original loan documents.

Funds may be sent via wire transfer, using the following information.

Pay To: JPMC Bank Non Prime Default Wire Acct
Routing#: 021000021
Account#: 304280763

Please ensure that both your account number and the word "RECOVERY" appear in the description field of the wire.

Please update your current contact information:

Address: _____ Phone: _____

You will be contacted for repayment arrangement of the deficiency balance. Please return with signature of agreement:

Signature Acknowledging Terms of Agreement

Your prompt attention to this matter is greatly appreciated. If you have any questions, please contact us at the number provided below. At Chase, we value you as a customer and want to ensure your continued satisfaction.

3-21-11

Overnight Mail: Chase Home Finance LLC
Mail Code OH4-7142
3415 Vision Drive
Columbus, OH 43219-6009

Fax: (866) 220-4130

Please call us on the day of closing to provide us with the details regarding the delivery of funds. Once certified funds have been received, Chase will release the lien(s). Any excess funds at closing will be refunded to Chase. As the Seller(s), you will not receive any proceeds from this transaction.

Please be aware that the completion of this transaction is reported to various credit bureau reporting agencies and may have an adverse affect on your credit rating. Proceeding with this transaction may also have implications on your state or federal tax liability; please consult a tax advisor for additional information.

If you have any questions, please contact us at the number provided below. At Chase, we value you as a customer and want to ensure your continued satisfaction.

Sincerely,
Kevin Thomas
Homeowner's Assistance Department
Chase Home Finance LLC
(888) 369-2301
(800) 582-0542 TDD / Text Telephone
(866) 220-4130 Fax

Enclosure

1. Affidavit of Arm's Length Transaction
2. Notary Certification

For California customers, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission toll-free at (877) FTC-HBHP or www.ftc.gov.

Chase Home Finance LLC is attempting to collect a debt, and any information obtained will be used for that purpose.

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation has been discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

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