

Chase Home Finance LLC (OH4-7129)  
 3415 Vision Drive  
 Columbus, OH 43219-8008

September 1, 2010

Coast Cities Escrow  
 Attn: Closing  
 32451 Golden Lantern #207  
 Laguna Niguel CA 92677  
 Phone Number: 949-489-8899  
 Fax Number:

**Conditional Approval of Sales Contract**  
 Chase Home Finance LLC Account: 1991704526  
 Borrower(s)/Seller(s):

Property address: **317 SPRING CANYON WAY  
 OCEANSIDE, CA 92057**

Buyer(s):

Dear Closing Agent:

Chase Home Finance LLC (the "Lender") has preliminarily approved of the sales contract pertaining to the above-referenced Property for \$340,000.00 between the Seller and the Buyer. Please be advised this is not the final approval for the referenced sale. Once the HUD-1 is approved, closing instructions will be issued and the closing may occur. The Property must be free of liens at the time of closing. Please be aware that should the sale on the Property proceed as outlined, our acceptance of this Short Sale will be reported to the various credit reporting agencies and may have an adverse effect on the Seller's credit. Proceeding with this transaction may have implications on the Seller's state or federal tax liability; the Seller may consult a tax advisor for additional information.

Below we have detailed both the expected seller closing costs and the minimum amount of proceeds to be received by Chase Home Finance LLC.

Expected Seller Closing Costs

Realtor Commission	\$20,400.00
Closing Fee	\$1,500.00
Title Insurance	\$2,168.00
Tax Stamps	\$374.00
Pest Inspection	\$125.00
Natural Hazard Disc	\$95.00
HOA Doc Fee	\$300.00
HOA Transfer Fee	\$300.00
HOA Dues	\$4,377.00
Taxes	\$3,892.42

**Total Seller Closing Costs \$33,531.42**

Expected Credits

**Total Credits \$0.00**

Minimum Net Proceeds to Lender

Sales Price	\$340,000.00
- Total Closing Costs	\$33,531.42
+ Total Credits	\$0.00
<b>Total Minimum Net Proceeds to Be Received by the Lender</b>	<b>\$306,468.58</b>