



Home Ownership Retention Team
4161 Piedmont Parkway
Greensboro, NC 27410
NC4-105-03-86
866-413-3757 Business
704-203-1350 Fax

10/26/2009

[Redacted]
Seattle WA 98121

Loan # [Redacted]

This letter confirms Bank of America's agreement to accept your settlement on the above-referenced loan on the following terms:

Bank of America agrees to accept \$87,976.64 in certified funds as payment in full of the loan. Upon the bank's receipt of the payment of \$87,976.64 the bank will release the lien of the above property.

In addition, the Bank will be reporting the amount of the debt forgiven to the Internal Revenue Services as required by the Revenue Reconciliation Act of 1993. You may want to discuss the tax ramifications of this reporting with your accountant.

Please confirm your acceptance of the terms stated in this letter by signing and dating the enclosed copy of this letter on the line below and returning the signed copy with your payment to the address stated above. If the Bank does not receive this signed agreement and the payment specified in this letter by 12/28/2009, this offer becomes null and void.

You should not send the funds to any other Bank of America address including our branches since it is imperative that the funds come to the servicing center for appropriate application to this loan. Should you have questions or need additional information, please call me at 1-866-413-3757.

Please send certified check payable to: Bank of America
4161 Piedmont Parkway
Greensboro, NC 27410
Short Sale Team
NC4-105-03-86
OVER NIGHT PLEASE

Sincerely,

Short Sale Team - Loss Mitigation

I agree to the terms stated in the above letter agreement.

(Maker)

Date

Notary

(Co-Maker)

Date

FACSIMILE COVER SHEET

Workout Department
7105 Corporate Drive, MSN RGV-B-65
Plano, TX 75024-4100

Telephone: (866)788-8495 Ext. 8920 Facsimile: (972) 608-6460

Date: March 21, 2008

To: Julie Booth

Fax No. [REDACTED]

From: [REDACTED]

Total Number of Pages (including Cover Sheet): 8

*****PLEASE FAX THE FOLLOWING TO THE ESCROW, TITLE
AGENT OR CLOSING ATTORNEY, [REDACTED]
PLEASE FIND ATTACHED:

- 1) DEMAND LETTER
- 2) WIRING INSTRUCTIONS
- 3) ASSIGNMENT OF UNEARNED PREMIUM REFUND

OUR INSTRUCTIONS MUST BE READ AND ADHERED TO IN ORDER TO ENSURE A
SMOOTH CLOSING. IF INSTRUCTIONS ARE NOT FOLLOWED, COUNTRYWIDE CAN
REFUSE AND/OR RETURN PAYOFF.

I MUST APPROVE HUD1 PRIOR TO CLOSING!!!

PRIOR TO WIRING THE PAYOFF, FAX THE FOLLOWING:

- 1. HUD1 (STAMPED Certified to be a True & Exact Copy),
- 2. Assignment of Unearned Premium Refund.

**WIRE MUST MATCH THE PAYOFF ON THE HUD TO THE PENNY!
WIRE MUST BE RECEIVED IN OUR OFFICE WITHIN 24 HOURS OF CLOSING OR
WE WILL REQUIRE THAT THE LOAN BE RE-CLOSED!!**

*****NO EXCEPTIONS!!*****

**If the wire is received before we get the above-mentioned items the payoff department cannot
process the payoff because it is SHORT to pay the loan in full and they will return the wire.**

THIS MESSAGE IS INTENDED ONLY FOR THE USE OF THE INDIVIDUAL OR ENTITY TO WHICH IT IS ADDRESSED AND MAY CONTAIN
INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL OR EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAW. IF THE READER OF THIS
MESSAGE IS NOT THE INTENDED RECIPIENT, OR THE EMPLOYEE OR AGENT RESPONSIBLE FOR DELIVERING THE MESSAGE TO THE
INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION OR COPYING OF THIS COMMUNICATION IS
STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE,
AND DESTROY THIS DOCUMENT. **THANK YOU.**