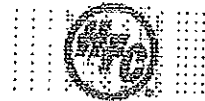


636 Grand Regency Blvd.
Brandon, FL 33510



Member HSBC Group

[REDACTED]
[REDACTED]
11/16/10

Account #: [REDACTED]

Re: [REDACTED]

Subject: CLOSING INSTRUCTIONS / SHORT SALE AGREEMENT

To Whom It May Concern:

This letter is to confirm HFC has approved the Short Sale request on the above referenced account.

Upon completion of all terms under this agreement, HSBC agrees to release the lien on the above listed property for a minimum payment amount of \$2,400.00. Please remit this payment in CERTIFIED FUNDS ONLY with the final HUD-1 Statement and this agreement to the address listed below. If wiring the payment, please fax the original documents as specified in the prior sentence to the fax number listed below. Any surplus funds from the close of the sale shall be paid directly to HFC. This offer is contingent upon a sales price in the amount of \$225,000.00. In addition, the real estate commission shall not exceed 6%. Junior lienholders shall not receive any amount in excess of \$n/a.

HFC

Attn: [REDACTED]
636 Grand Regency Blvd.
Brandon, FL 33510
Wiring Information:
ABA [REDACTED]
Account: [REDACTED]
Bank Name: HSBC Bank
Bank Address:
HSBC Bank
1 HSBC Center
Buffalo, NY 14203
Fax: 1-866-859-3099

Please note this approval is conditioned on HFC's receipt of the proceeds listed above by 12/30/10. If there is a delay in the closing and/or disbursement of the proceeds this offer may become null and void.

Our Customer(s) (Seller(s)) must acknowledge their agreement to the terms outlined in this letter by their signatures at the bottom of this letter. This letter must accompany the settlement proceeds check and net settlement worksheet. Failure to do so may result in a delay of any release of the lien and/or voiding of this offer. Please note that if we do not receive the final HUD-1 statement within 5 business days from the date of the closing, we may reverse the Short Sale and refund the funds.

Our Customer(s) agrees that upon the posting of the agreed upon Short Sale amount, the remaining loan balance, if any, will be charged off and no additional payment will be required. Please note a \$0.00 balance will appear on the Customer's file with the credit bureau as "Account legally paid in full for less than the full balance."

Special Notes/Conditions:

In the event the property should go through foreclosure sale prior to the end of the offer period, this agreement will become null and void. There may be a tax liability associated with this transaction; please have Seller(s) consult with a tax advisor for more information.

636 Grand Regency Blvd.
Brandon, FL 33510



If you have questions, please contact us at 1-877-675-4722 during normal business hours.

Member HSBC Group

Sincerely,

HFC

This is an attempt to collect a debt by a debt collector and any information obtained will be used for that purpose.

Esta carta contiene información importante sobre su cuenta y podría requerir su atención. Si tiene alguna pregunta y desea hablar en Español con un empleado, sírvase comunicarse con nosotros al 1-877-675-4722, marque el número 2, durante nuestras horas de oficina normales.

I acknowledge by my signature below, that I have read, understand, and agree to the terms of this letter.

Customer Name _____ Date _____

Customer Name _____ Date _____

Notary Public Signature Seal

License Expires _____

On this _____ day of _____ in the year 20____, the above signed person(s) Don Fetui and Michelle D Fetui personally known/provided personal identification of _____ being duly sworn, did execute this foregoing affidavit and did so at her/his free act and deed

Signed in my presence on this _____ day of _____, 20____.

Notary Public Signature _____