



Loan Resolution Department
Specialized Loan Servicing LLC
8742 Lucent Boulevard, Suite 300
Highlands Ranch, CO 80129
Phone: 800-306-6059
Fax: 720-241-7526

Attached please find your documents from Specialized Loan Servicing. If you have received documents via email please DO NOT reply back to this email address. If you have any questions concerning these documents, please call us at 1-800-306-6059 and speak with the first available agent. Thank you for your consideration.

The information contained in this electronic mail transmission (including any attachments) is intended solely for its designated recipient(s) and is confidential. If you are not a designated recipient, you have received this communication in error and are hereby notified that you are strictly prohibited from reading, copying, printing, distributing, or otherwise disclosing any of the information contained herein. Please contact the sender immediately by telephone 1800-306-6059, and delete the original and any copies of this communication (including any attachments), without reading or saving in any manner.



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.

February 2, 2011

Re: SLS Loan Number: [REDACTED]

Property Address: [REDACTED]

Short Sale Contingent Approval

Dear [REDACTED]

Specialized Loan Servicing LLC (SLS) has been authorized by the Investor to accept a "Short Sale" in connection with the above-referenced property, and release the lien secured by its Deed of Trust and release you from liability under your promissory note, contingent on the fulfillment of the conditions listed below:

1. Return of signed acknowledgement of the approval letter by fax.
2. Final HUD-1 Settlement Statement.

The minimum net proceeds approved of \$29,710.61 must be received in our office before close of business on February 28, 2011; however SLS will continue to make disbursements on the above-referenced property, for items such as taxes and insurance, which may increase the minimum net proceeds required, in which event SLS may send an updated approval letter reflecting the increased minimum net proceeds required to close.

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. If you are a customer in bankruptcy, a written approval from your attorney acknowledging acceptance of these terms must be received in order to complete this process. Please return the approval letter to SLS with your signed documents. Any request for an extension to the above mentioned date will result in an increase in net proceeds to be paid to SLS of 1% of the contract price or \$2500.00 whichever is greater.

You will NOT receive any proceeds at closing and will waive your rights to any unearned premiums for taxes and/or insurance and any escrow funds, overages for fees associated with this sale or property securing this loan or loans, which includes, but is not limited to, attorneys' fees, any and all pro-rations and escrow cushion. If you are a customer in bankruptcy, a written approval from your attorney acknowledging acceptance of these terms must be received in order to complete this process. Please return the approval letter to SLS with your signed documents.

Please be advised the acceptance of this short sale transaction is being made in reliance upon the information provided by you the debtor(s) in consideration for a short sale, including any and all financial representations regarding amounts and sources of income, other assets, and debt obligations of you the debtor(s).

At least 24 hours prior to closing, a copy of the final HUD-1 Settlement Statement must be faxed to the attention of the Customer Resolution Dept. for approval. If you become aware of any changes to the approved terms and the loan cannot close or fund, you should contact this office immediately.

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 WOULD LIKE TO DISCONTINUE THESE STATEMENTS PLEASE CONTACT OUR CUSTOMER CARE CENTER AT 800-306-6057.

*The acceptance of this offer may have some tax implications. Please contact your tax advisor with any questions concerning this issue.

SLS Loan #: [REDACTED]

All seller proceeds from the sale must be made payable to Specialized Loan Servicing LLC in the form of a Cashier's Check and remitted immediately after closing to Specialized Loan Servicing LLC, 8742 Lucent Blvd., Suite 300, Highlands Ranch, CO 80129. Proceeds may also be wired to:

- Bank Name -- Wachovia Bank, N.A.
- Bank Address -- 1525 West W. T. Harris Blvd. Charlotte, NC 28262
- Account Number -- [REDACTED]
- Bank ABA Number -- [REDACTED]
- Account Name -- SLS - Wire Clearing

Please reference your name, SLS Loan number and property address for all payments. After full completion of this document, please fax all pages to: 720-241-7526.

Borrower's Day time telephone number:

Mailing Address:

City:

State:

Zip:

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

[REDACTED] _____
Date