

Fax Cover Sheet

From:

Name:

Short Sale Team

Fax Number:

704-208-1350

Office Number:

To:

Name:

Tim Schmitz

Company:

Fax Number:

4254609931

Office Number:

Fax Notes:

Please carefully read the attached approval letter for specific instructions to complete your short sale.

The seller can not receive any proceeds from the sell of the property. Any unused padding must be added to the BOA payout.

Date and time of the transmission:

Tuesday, January 05, 2010 9:02:42 AM

Number of pages including cover sheet: 02

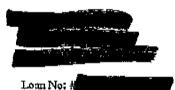
The information contained in this FAX message is intended only for the confidential use of the designated recipient named above. This message may contain contractual and proprietary information and as such is private and confidential. If you are not the intended recipient or an agent responsible for delivering it to the intended recipient, you are hereby notified that you have received this document in error, and that any review, dissemination, distribution or copying of this message is strictly prohibited. If you have received this communication in error, please notify us immediately by telephone and return the message to us by mail.

BankofAmericaRCH05a 1/5/2010 9:03:02 AM PAGE 2/002 Fax Server

Home Comerchip Reception Team

Bank of America

1/05/2010



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This letter confirms Rank of America's agreement to accept your short sale offer on the above-referenced loan on the following terms:

Bank of America agrees to accept \$ 22,451.59 in certified funds as payment towards the above referenced four. Upon the bank's receipt of \$ 22,451.59 and a signed copy of the final Short Sale HUD-1 Form the bank will release the lieu and charge off the remaining debit as a collectable balance. Our recovery department will be in connect with you to make arrangements on this balance. Will report the account to the credit bureaus as "Charged Off", and show the balance remaining owed to Bank of America. Please note that any subsequent refined received by the Bank will be applied to the outstanding balance of the loan.

Please confirm your acceptance of the terms stated in this letter by signing and during 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 Expiration Date 2/18/2010, this offer becomes mill 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.

Home Ownership Retention Team

By signing below, I hereby acknowledge and agree to the terms stated in the above letter agreement and understand that after the application of short sale proceeds to my loan balance, I will remain responsible for the unpaid balance. I also acknowledge that the status of my loan will be reported to the credit bureaus as "Charged Off".

(Maker)	Date	Notary
		•
(Co-Maker)	Dane	-