



Chase Home Finance LLC (OH4-7129)
 3415 Vision Drive
 Columbus, OH 43219-6009

September 2, 2009

First American Title Insurance Co
 Attn: Cara Brown
 1101 Miranda Lane Ste 101
 Kissimmee FL 34741
 Phone Number: 407-273-1955
 Fax Number: 866-722-5957

Conditional Approval of Sales Contract

Chase Home Finance LLC Account:

Borrower(s)/Seller(s):

Property address:

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 \$60,000.00 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	\$3,600.00
Closing Fee	\$225.00
Abstract Title Search	\$175.00
Title Insurance	\$345.00
Tax Stamps	\$420.00
HOA Dues	\$240.00
Seller Concessions	\$1,800.00
Taxes	\$632.62
Total Seller Closing Costs	\$7,437.62

Expected Credits

HOA Credit	\$152.34
Total Credits	\$152.34

Minimum Net Proceeds to Lender

Sales Price	\$60,000.00
- Total Closing Costs	\$7,437.62
+ Total Credits	\$152.34
Total Minimum Net Proceeds to Be Received by the Lender	\$52,714.72