

Loan Administration
Loss Mitigation Department
4000 Horizon Way #6207
Irving, TX 75063

[REDACTED]
Loss Mitigation Specialist
Loan Administration
[REDACTED] phone & fax

To: Iris Banda
Fax # 619-342-9702
From: [REDACTED]

Date: 6-25-10

Regarding: [REDACTED]

of Pages Including Cover Sheet 4

Comments: Short sale is approved to close by 6-25-10 under following terms of the approval letter. Any changes or extensions are subject to short sale denial without lender approval. Also, a per diem of \$50.00 dollars will be added to the payoff each day the short sale doesn't close. **Please follow the instructions of the approval letter.**

Please be advised there is a 3 day grace period. If the loan doesn't close on the date shown above a per diem will be charged for 3 days after the expiration and the process will start over from the beginning. This does not guarantee the f/c sale will be stopped to review the file. Please fax updated information including a hud, contract, financial statement, and hardship letter.

Payoff funds will be rejected if we do not receive the following items emailed to osenior@metlife.com with subject labeled "closing docs" within 24 hours of closing:

1. Executed/Final Settlement Statement
2. Confirmation of the Wire
3. Executed Escrow Assignment (attached);
4. Preliminary Title Report for Releasing Lien
5. Executed Promissory Note (if applicable)
6. 2nd lien approval letter (if applicable)

Thank you,
Oscar Senior

Loan Administration
Loss Mitigation Department
4000 Horizon Way #6207
Irving TX 75063

May 26, 2010

Loan#: [REDACTED]

Seller: [REDACTED]

Property: [REDACTED]

The purpose of this letter is to inform you that we will accept less than the total amount due. The terms of the approval are as follows:

Sales Price	\$ 335,000.00 AS IS
Commission	\$ 20,100.00
Closing Costs	\$ 10,335.15 attached breakdown / Page 3)
TOTAL PROCEEDS	\$ 304,564.85

If this loan cannot close on or before 6-25-10 payoff amount is subject to change and you will need to obtain updated figures. The final HUD-1 should be emailed for approval at least 48 hours prior to closing. Please be advised that this approval letter applies only to the loan number listed above and does not imply approval for any other liens against the property. Please be advised that a 1099C will be filed with the IRS in regards to this transaction.

Please note that the seller must net \$0.00 at closing. Any overage in the above figure must be included in the net proceeds.

The escrow funds and/or unearned premiums for insurance and/or taxes will be used towards the payoff on this loan. The seller(s) must execute the attached escrow assignment authorizing the use of all refunds.

DO NOT SEND THE PAYOFF CHECK TO OUR PAYOFF DEPARTMENT.

WIRING INSTRUCTIONS:

Bank First Tennessee Bank Memphis, TN
ABA [REDACTED]
Account [REDACTED]
Loan Administration Wire Clearing
Attn. Fannie Mae Short Sale Proceeds,
Loan # [REDACTED]

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Sincerely,

[REDACTED]