

December 05, 2012

6710 Ossington Drive
Indianapolis, IN 46254

Terms and conditions to sell your home for less than you owe

Account:
Borrower:
Property Address: 6710 Ossington Drive
Indianapolis, IN 46254-0000

Dear ...

We are writing to let you know that we have agreed to your request to sell your home for less than you owe. We will accept a minimum of \$34,633.39 to release the Chase mortgage lien and waive any deficiency. A deficiency waiver is when your house is sold for less than what is owed-and you owe nothing more on this mortgage.

The full amount must be received in the form of certified funds no later than 01/07/2013 or this offer becomes null and void. This offer does not stop the foreclosure referral, process or sale. A signed agreement of sale must be received before the foreclosure sale date.

Sale of the Property

If there are any excess funds at the time of closing, these funds will be paid to Chase.

Your Monetary Incentive

You may receive \$20,000.00 as a monetary incentive at closing that you can put toward moving expenses and making a new start. This amount should be shown as a separate line item on the final HUD-1 Settlement Statement.

\$20,000 BACK AT CLOSING!!

This acceptance is only for the contract sale price of \$60,100.00 between the Seller.

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Fax us a copy of the following signed and executed documents to [redacted] at closing:

- Certified HUD-1 Settlement Statement
- Arm's Length Affidavit - please fax if not already provided
- Acknowledgement of Borrower(s) form (enclosed)
- Copy of wire transfer confirmation or certified funds check/escrow check

We will release the lien(s) after we review these completed documents and receive certified funds.

How to accept this offer

To accept this offer, please send payment by wire transfer or overnight mail to the address provided below. Please include your name and loan number. **Please call us on the day of closing to give us the details about the delivery of funds.**

Wire Transfer: Chase
11111111111111111111

Overnight Mail:
11111111111111111111

If your current mailing address or telephone number has changed, complete the attached Contact Information Update Form, sign and fax it back to us at the number provided.

If you have any questions about next steps or need help, call us today.

Sincerely,

Natasha

Natasha L. [unclear]
Chase

Your dedicated Customer Assistance Specialist is:

www.chase.com

Enclosures

- Contact Information Update Form
- Fax Cover Sheet

LM855

We are a debt collector.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

To the extent your original obligation was discharged, or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation.

Chase cannot determine what impact principal forgiveness will have on your credit rating. It may have a negative impact. Credit bureaus that determine credit ratings will receive notice that your account was paid in full for less than the full balance.

Reducing the amount you owe, as well as any payments made to you under this program, may be reported to the IRS and may have tax implications. Please consult your tax advisor to discuss those implications.