



PO Box 6260
Glen Allen, VA 23058-9962

January 19, 2011

RE: Loan No. _____

CLAYTON, IN 46118

Dear Mortgagor(s):

The recent short payoff contract on the above referenced property has been approved **CONTINGENT UPON THE FOLLOWING:**

1. The sale price is **\$295,000.00** and closing will be held on or before **January 31, 2011**.
2. **RBS Citizens MUST NET AT LEAST \$64,825.71 FROM CLOSING. Please send checks in certified funds within 24 hours of closing via overnight express mail.**

**CCO MORTGAGE
LOSS MITIGATION DEPARTMENT
ATTN: CHRIS /
10561 TELEGRAPH ROAD
GLEN ALLEN, VA 23059**

3. Please forward a copy of this letter to the settlement agent. This will serve as a payoff and demand statement.
4. You should contact an attorney, tax consultant, or the IRS regarding any tax consequences on a short payoff.

If the above is acceptable, sign below and return by fax no later than **January 21, 2011** or this approval is void. Collections, foreclosure, and or bankruptcy procedures will continue until acceptable settlement proceeds and documentation are received. This letter shall serve as authorization to release if all of the above are met in compliance.

Should you have any further questions please call me.

Sincerely,

Chris / Loss Mitigation Specialist
 Phone: 1-877-745-7364 ext.
 Fax: 1-888-999-1394

_____ Date: 1/19/11
 Seller
 _____ Date: 1/19/11
 Seller
 _____ Date: 1.19.2011
 Realtor
 _____ Date: _____
 Buyer
 _____ Date: _____
 Buyer