



Balance: \$ 157,439.00
Forgive: \$ 69,210.30
Total Balance: \$ 157,439.00
Total Forgive: \$ 69,210.30
Previous Property Value: \$ 157,439.00
Sold 2008: \$ 95,000.00
% Discount: 40%

December 19, 2008

Borrower: [REDACTED]
CO-Borrower: 0
Property Address: 330 Charles Ave.
Orange City FL 32763

Attn: Allie Kees
Fax: allie@financialrec

Direct Number: 407-915-4955

Re: First Loan # 2000 [REDACTED] Second Loan # 0

Buyer: [REDACTED] Seller: [REDACTED]
[REDACTED] 0

Dear Sir or Madam:

Please be advised that our office has reviewed the residential sale and Purchase Contract submitted for the property located at **330 Charles Ave. Orange City FL 32763**. We have agreed to accept the purchase price of **\$95,000.00**. "As-is" with an escrow closing no later than **12/31/08**, with the following terms and conditions:

- The transaction must close on or before **12/31/08**. After this date, short sale is denied.
- Sales Price to be **\$95,000.00** Any EXTENSIONS WILL result in a 1% commission cut.
- Seller makes no repairs, property is purchased in "As-Is" condition.
- Seller makes no warranties, expressed or implied.
- Sellers total closing costs limited and not to exceed: **\$2,021.30** and **\$0.00** to payoff the 2nd lien.
- Net Sales Proceeds due to Saxon Mortgage Services, Inc. on or before **12/31/08** shall not be less than **\$88,228.70** for the first lien. Upon receipt of proceeds, a release of lien shall be prepared.
- Borrower to come to closing with a cash contribution of: **\$0.00**.
- Realtor sales commissions to not exceed the amount of: **\$4,750.00** of the sales price.
- Borrower(s) will receive no funds from the closing of this transaction. Any funds over and above **\$88,228.70** must be remitted to Saxon Mortgage Services, Inc.
- PRIOR TO CLOSING, Saxon MUST review and approve the final HUD1 Settlement Statement.
- No proceeds out of this transaction may be used to pay subordinate liens except for **\$0.00** to payoff the 2nd lien.
- Signed and executed HUD1 must be faxed to **Chad Easterling** and fax **N/A** upon close of this transaction to postpone pending foreclosure action.
- All funds must be wired to the following bank account no later than: **12/31/08**

We are a debt collector. Any information obtained will be used for that purpose.

Saxon Mortgage Services, Inc. * 4708 Mercantile Drive North * Fort Worth, TX 76317-3605
P.O. Box 161489 * Fort Worth, TX 76161-1489 *

HomEq Servicing

November 24, 2008
Via fax# (866) 533-7275
Attn: Alloy Keys
RE: [REDACTED]
[REDACTED]
55 Dial Avenue
Debary, FL 32713

Balance 1st Lien: \$ 252,000.00
Forgive 1st Lien: \$ 70,363.26
Balance 2nd Lien: \$ 63,000.00
Forgive 2nd Lien: \$ 60,000.00
Total Balance 1st&2nd: \$ 315,000.00
Total Forgive 1st&2nd: \$ 130,363.26
Previous Property Value: \$ 315,000.00
Sold 2009: \$ 200,000.00
% Discount: 37.90

To Whom It May Concern:

HomEq agrees to accept \$181,636.74 in cash or certified funds to release its mortgage lien from the referenced property subject to the following conditions:

- [REDACTED] are to receive no cash or proceeds from the closing, escrow, or sale of the property. All excess funds must be forwarded to HomEq.
- The buyer is [REDACTED] and the sales price is \$200,000.00. Any changes to these must be pre-approved by HomEq.
- HomEq Servicing will allow no more than \$3000.00 to junior lien Ocwen.
- No other liens, judgments or creditors shall be paid.
- Any changes of closing costs, fees, payments, or commissions, provided on the estimated closing statement or estimated HUD 1 dated October 8, 2008, must be pre-approved by HomEq.
- **A certified closing statement or HUD-1** must be forwarded with the funds.
- A copy of this demand, signed by [REDACTED]
- Any funds forgiven may be reported to the IRS.
- This offer is considered null and void if funds are not received by HomEq by December 5, 2008 or if a foreclosure sale date is set prior to December 5, 2008 then, this offer is considered null and void if funds are not received by HomEq 48 hours prior to the foreclosure sale date.

Please forward funds to:

Mailing/Overnight Instructions:
HomEq Servicing
Attn: Loss Mitigation CA3333
4837 Watt Avenue Suite 200
North Highlands, CA 95660

Wiring Instructions:

Wachovia National Bank
301 S. COLLEGE STREET
CHARLOTTE, NC 28288
ABA # 053-000-219
CREDIT TO: HomEq SERVICING
ACCOUNT # [REDACTED]
ATTN: Early Stage Loss Mitigation
OBI (Originating Bank Info):

Loan Number, Borrower name, property address, Reason

Please contact me if you have any questions.

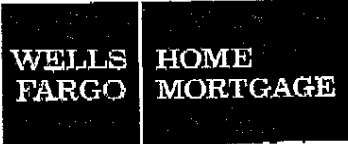
Sincerely,
Aneka Pruitt
Workout Specialist
Phone (800) 414-0969
Fax 1-866-577-1227

[REDACTED]
[REDACTED]

HomEq's decision to consider your request for a resolution plan will in no way be construed as an agreement to stop, forbear, or delay the current foreclosure action. Until an agreement is reached in writing and all terms are met, the current foreclosure action will continue.

IMPORTANT: You are hereby notified that we may report information about your account to credit reporting agencies. Late payments, missed payments, or other defaults on your account may also be reflected on your credit report.

HomEq Servicing is a debt collector. HomEq is attempting to collect a debt and any information obtained will be used for that purpose.



Balance 1st Lien: \$ 156,700.00
 Forgive 1st Lien: \$ 39,261.80
 Balance 2nd Lien: \$ 19,679.00 HELLO
 Forgive 2nd Lien: \$ 1,900.00
 Total Balance 1st&2nd: \$ 176,379.00
 Total Forgive 1st&2nd: \$ 41,161.80
 Previous Property Value: \$ 176,379.00
 Sold 2008: \$ 130,000.00
 % Discount: 26%

November 19, 2008

██████████
2360 Statler Terrace
Deltona FL 32738

Dear ██████████

RE: Demand Statement for Loan 014 ██████████
 Projected Settlement Date 12/19/08
 Property Address 2360 Statler Terrace
 Deltona FL 32738

Client ██████████

Wells Fargo Bank, N A issues its approval to sell the subject property which will result in a short payoff of the mortgage, and mortgagor(s) acknowledge they waive any and all rights to any escrow balance, insurance proceeds or refunds from prepaid expenses. Neither the borrower nor any other party may receive any sale proceeds or any funds as a result of this transaction except as noted in this letter. As agreed, when we are in receipt of the proceeds of sale and all required documentation, we will amend reporting to the credit bureau to reflect "agreed settlement short of full payment" which should be reflected on the credit report within 60-90 days from date of notification and waive any deficiency rights, if applicable.

This approval is based on the purchase contract dated 09/20/08 between ██████████ And, the seller(s), and ██████████, the buyer(s), for a purchase price of \$ 130,000.00. The terms of our approval and instruction to the Settlement Agent are as follows:

1. The required minimum payoff is \$ 117,438.20, scheduled for settlement on or before 12/19/08. Your contribution and settlement costs allocated for this transaction are:

Mortgagor contribution:
 Cash at Closing: \$0.00
 Promissory Note: \$0.00
 Real Estate Commission: \$6,500.00
 Approved Seller Closing Costs:
 County Taxes 1,981.80
 2nd Mtge 1,900.00
 State Tax/Stamps 910.00
 Closing Fee 300.00
 Title Exam 95.00
 Title Insurance 875.00

OK to extend closing to 12/29/08
J. J. [Signature]
OK to extend closing to 12/31/2008
J. J. [Signature]

LC100/QH1/pg.1



Wells Fargo Home Mortgage
 3476 Stateview Boulevard
 Fort Mill, SC 29715
 803 396-6000 Direct

Page 2

RE: Loan Number [REDACTED]

2. Within two (2) business days of receipt of this letter, we must be notified of the name, address, and telephone number of the Settlement Agent. Both the Realtor and Settlement Agent must be provided a copy of this Demand Statement.
3. The Settlement Agent is instructed to contact us 48 hours in advance of the scheduled settlement date providing a copy of the estimated HUD-1, Settlement Statement, and to provide the information requested on the enclosed title worksheet. If settlement is delayed and/or rescinded, immediate notice and written approval must be granted by us. We reserve the right to assess a per diem from the original settlement date.
4. All parties understand and acknowledge the purchase contract may not be amended without our prior written approval; the property is sold "as is"; the purchaser is not related to the seller, and any relationship between a participating Broker/Realtor has been disclosed prior to issuing this demand statement. It is further understood this transaction may not involve any third party who received a deed from mortgagor at, prior to, or after settlement, and the purchase contract may not be assigned.
5. The Settlement Agent is instructed to express mail the proceeds of sale, in certified funds, the original executed Promissory Note, if applicable, fully executed HUD-1 Settlement Statement and attached Title Worksheet completed to reach us by the next business day immediately following settlement to:

Wells Fargo Home Mortgage
 Borrower Counseling Services
 3480 Stateview Blvd., MAC X7802-03H
 Fort Mill SC 29715

Thank you for your courtesy and cooperation. If you have questions or need additional information, please call us at (800) 416-1472, Monday through Friday, 8 AM to 8 PM, Central Time.

Sincerely,



Rochelle Hill
 Servicing Representative
 Customer Service
 Enclosure

LC100/QH1/pg.2

We are required by the Fair Debt Collection Practices Act to inform you that if your loan is currently delinquent or in default, as your loan servicer, we will be attempting to collect a debt, and any information obtained will be used for that purpose. However, if you have received a discharge, and the loan was not reaffirmed in the bankruptcy case, we will only exercise our right as against the property and are not attempting any act to collect the discharge debt from you personally.

Wells Fargo Home Mortgage
 Is a division of Wells Fargo Bank, N.A.

O:Allie Kees COMPANY:

Balance: \$ 162,000.00
 Forgive: \$ 89,739.75
 Total Balance: \$ 162,000.00
 Total Forgive: \$ 89,739.75
 Previous Property Value: \$ 162,000.00
 Sold 2008: \$ 84,000.00
 % Discount: 49%

Homecomings Financial

A GMAC Company

September 3, 2008

[REDACTED]

Re: Account Number: 743 [REDACTED]
 135 RIVERSIDE DRIVE
 CAPE CANAVERAL, FL 32920

Dear: [REDACTED]

This letter will confirm our acceptance of the short payoff on the above referenced property. We agree to accept the proceeds generated by the \$ 84,000.00 "as is condition" purchase as full and final satisfaction on the first mortgage indebtedness on the above referenced property. This agreement is subject to the following:

- Net proceeds to be no less than \$75,260.25.
- Any reduction in the approved closing costs must be added to the net proceeds.
- SELLER TO NET ZERO.
- The real estate commissions related to the sale will not exceed \$5,040.
- This transaction may not involve a third party who receives a deed prior to this closing or after this closing and before recording of the deed to the purchaser.
- **PROCEEDS IN CERTIFIED FUNDS MUST BE EXPRESSED MAILED TO:**

Homecomings Financial Network, LLC
 Attn: Amber Even
 3451 Hammond Avenue
 Waterloo, IA 50702

Please include the original executed Settlement Statement (HUD-1) along with the check

- If you choose to pay via wire transfer, all funds must be wired to:

JP Morgan Chase Bank, N.A.
 Mail Code KY1-7102
 6708 Grade Lane
 Louisville, KY 40213
 Building 7, Suite 709
 ABA Routing Number 083000137
 Account #85070241
 Beneficiary: GMAC Mortgage

Wire transfers must:

- Be identified by a loan number.
- Be identified by the mortgagor's name.
- Include the payment amount plus an additional \$5.00 wire fee.

O:Allie Kees COMPANY:

Homecomings Financial

2/2

A GMAC Company

- Be accompanied by a fax to the Payment Processing Department at 1.866.340.7535 listing multiple account numbers if multiple accounts are being paid with the wire.
- HUD-1 Settlement Statement **MUST** be faxed 48 hours before closing for approval. Please fax to Samiul Islam at (866)-502.7682.
- We will prepare a release of lien and send to the title company for recording.
- Escrow to close on or before October 2, 2008.
- All escrow surplus and credits **MUST** be added to the net proceeds.
- The HUD 1 Settlement statement must be signed by buyers, sellers and settlement agent.

- * Copy of proceed check or bank wire, HUD1 settlement statement, this short sale letter, and any applicable promissory notes must be **FAXED** to our office to Samiul Islam at (866)-502.7682, within 24 hours of closing. Any delay in the receipt of the documents will result in \$100.00 fee per day along with the per diem interest of \$46.11 each day and any extension of the closing date, will require prior approval.

If any of the above demands are not met the Net Proceeds will not be accepted and the satisfaction will be delayed at your expense.

The release of the lien will be sent to the name and address of the title company you have provided and that will conduct the closing of the sale of the property. Please note that the release of the lien will not be sent out until the above proceeds are received. It will then be their responsibility to ensure proper recording of the release of the lien.

A "Short" or "Negotiated" Payoff of your mortgage loan may have tax consequences. To determine if, or to what extent, you have any tax liability, you are encouraged to contact a tax professional.

If you have, any questions feel free to contact me at (214) 874-6604.

Sincerely,

Samiul Islam
Loss Mitigation

Balance 1st Lien: \$ 218,700.00
Forgive 1st Lien: \$ 90,330.55
Balance 2nd Lien: \$ 2,567.00
Forgive 2nd Lien: \$ 1,567.00
Total Balance 1st & 2nd: \$ 221,267.00
Total Forgive 1st & 2nd: \$ 91,897.55
Previous Property Value: \$ 219,000.00
Sold 2008: \$ 160,000.00
% Discount: 27.0%

HSBC MORTGAGE SERVICES - CLOSING INSTRUCTION
AGREEMENT (TOTAL RELEASE OF CUSTOMER)

Watson Title

RE: CUSTOMER: [REDACTED]

000-00-0000

PROPERTY ADDRESS: 1710 JOYNER DRIVE

DELTONA

FL 32725-9612

ACCOUNT #: [REDACTED]

To Whom It May Concern:

This letter provides you with the closing instructions for the short sale and the Short Sale Agreement executed by HSBC (and to be executed by the Customer).

Closing Instructions:

1. Have the Customer read and sign the Short Sale Agreement below.
2. Obtain the Customer's check (in CERTIFIED FUNDS only).
3. Wire the funds and mail all original supporting documents referencing the customer's account number to:

HSBC Mortgage Services Inc.
636 Grand Regency Blvd
Brandon, FL 33510
Attention: R Carlson

4. If you have any questions, please contact:
R Carlson
1-800-365-6730, ext. 47585

SHORT SALE AGREEMENT

HSBC Mortgage Services Inc. ("HSBC") and Customer (stated at top of the letter) agree to settle the above listed account for \$128,369.45 plus any surplus proceeds over the agreed upon sales price and not exceeding the remaining outstanding loan balance (the "Settlement Amount"). The Settlement Amount is due at the close of escrow. This offer is contingent upon a sales price of the Property of \$160,000.00 (the "sales price").

Customer agrees that the payment of the Settlement Amount must be in the form of CERTIFIED FUNDS ONLY and will be accompanied by a copy of the final new settlement worksheet and a copy of this agreement prepared by the Closing Agent. Any surplus funds from the close of the escrow shall be paid directly to HSBC Mortgage Services. The realtor's commission shall not exceed 5.0 percent (%).

Customer Initials _____
Customer Initials _____

Customer agrees that upon the receipt and posting of the agreed upon Settlement Amount, the remaining balance, if any, will be charged-off, and not required to be repaid by the Customer, and a \$0.00 balance will appear on the Customer's credit bureau as "Account legally paid in full for less than the full balance." HSBC agrees to release its lien against the property, referenced above, upon the completion of all terms under this Agreement.

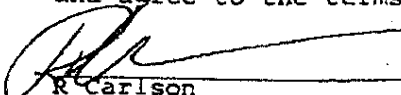
Customer agrees that this letter MUST accompany the settlement proceeds check and net settlement worksheet. Failure to abide by these terms and conditions will delay the lien release and void this offer.

This Agreement expires on: 08/12/08 (the "Offer Period").

Special notes/conditions:

In the event the Property should go through foreclosure sale prior to the end of the Offer Period, this agreement will become null and void. There may be a tax liability associated with this transaction, please consult your tax advisor for more information.

I acknowledge by my signature below that I have read, understand and agree to the terms of this letter.



R Carlson

Date 07/28/08

[Redacted]

Date _____

Date _____

On this _____ day of _____ in the year 20__ the above signed person(s) [Redacted]

personally known/provided personal identification of _____, being duly sworn, did execute this foregoing affidavit and did so as his/her free act and deed. In witness whereof, I hereunto set my hand and official seal.

Notary Public Signature Seal

Thank you for your assistance in this matter.

Sincerely,

R Carlson
Sr Closer
3.32



WACHOVIA

June 11, 2008

Name: Allie Kees
Address:

Re: Seller(s): [REDACTED]

Balance: \$ 154,037.81
Forgive: \$ 32,484.81
Total Balance: \$ 154,037.81
Total Forgive: \$ 32,484.81
Previous Property Value: \$ 154,037.00
Sold 2008: \$ 150,000.00
% Discount: 22 1/2

\$12,000.00 Towards New Roof

Escrow Number: *Intentionally Left Blank*
Property Address: 1567 Dublin Road, Deltona, FL 32738

Dear Allie Kees and Closing Agent:

Wachovia has agreed to settle the loan referenced above in connection with the sale of the property securing the debt contingent upon the following conditions as indicated with an "X" below being met:

- Wachovia will receive the entire net proceeds of the sale of the property but not less than \$125,000 in cash or certified funds (which may include a contribution from the Seller).
- Deficiency letter executed by all sellers, notarized and the original returned to Wachovia no later than 5 business days after closing.
- Promissory Note for \$0.00 executed and notarized by all sellers and the original returned to Wachovia no later than five (5) business days after closing or a cash contribution of \$0.00 from the seller in lieu of an executed promissory note.
- Neither the Seller, Buyer nor any Junior Lien Holders to Wachovia will receive any proceeds from the sale of the property listed above or cash from other sources connected with the transaction.
- Provide a copy of the HUD1 via e-mail to leslie.county@wachovia.com a minimum of 3-5 days prior to closing.
- All funds paid to Wachovia will be in the form of a certified bank check or a check drawn on your trustee account.

The funds specified above and a copy of the final HUD-1 statement will be delivered or wired to the following address before 5:00 p.m., Central Time on 07/25/08.

Delivery Address	Wire Instructions
Wachovia	Wachovia
Attn: Asset Management	ABA No. [REDACTED]
4101 Wiseman Boulevard	Account No. [REDACTED]
San Antonio, Texas 78251	Ref: Seller's Name & Loan Number

The minimum cash amount stated above is subject to change without notice in the event Wachovia advances additional funds for taxes and/or insurance through the date the sale is closed. Any such advances will be added to the cash amount specified above.

Any residual funds above and beyond the aforementioned proceeds shall be forwarded to Wachovia. Please be advised that Wachovia reserves the right to pursue any deficiency in relation to this Short Sale and will not waive any rights, recourse or remedies in pursuit of the same.

Other: Realtors commissions not to exceed 5% of the purchase contract amount.

Wachovias' agreement to settle the debt will terminate and the instructions contained in this letter will become void at 5:00 p.m. Central Time on 07/25/08. Full reconveyance or release of Wachovias' lien will be provided within a reasonable time following full compliance with all of the conditions listed above. We also ask that you provide a forwarding address for the seller(s) to facilitate future notice requirements.

Should you have any questions or need additional information regarding this matter, please contact us at 1-800-282-3451, ext. 40100. A representative is available to assist you Monday through Friday, 8:00 a.m. to 5:00 p.m., Central Time.

Sincerely,


Leslie County
Loan Resolution Center

Approved: 

***NOTICE REQUIRED BY FEDERAL LAW:**

Please be advised that Wachovia may be attempting to collect a debt. If you are currently in bankruptcy or your debt has been discharged in bankruptcy, Wachovia is only exercising its rights against the property and is not attempting to hold you personally liable on the Note.

iti Residential Lending



March 14, 2008

[REDACTED]
[REDACTED]
[REDACTED]

Balance 1st Lien: \$ 144,000.00
 Forgive 1st Lien: \$ 22,046.52
 Balance 2nd Lien: \$ 36,099.96
 Forgive 2nd Lien: \$ 36,099.96
 Total Balance 1st&2nd: \$ 180,099.96
 Total Forgive 1st&2nd: \$ 58,146.52
 Previous Property Value: \$ 180,000.00
 Sold 2008: \$ 132,000.00
 % Discount: 27%

RE: Loan Number 1st TD 008 [REDACTED], 2nd TD 008 [REDACTED]
 Borrower/Seller(s): [REDACTED]
 Property address: 3044 KUMQUAT DRIVE
 EDGEWATER, FL 32141

To Whom It May Concern:

This will confirm that Citi Residential Lending will reconvey its first and second mortgages recorded against the above referenced Property provided that it receives from the sale of said Property no less than \$121,953.44 and all of the following conditions are satisfied:

- This agreement to accept less than the total due on the Loan does not take into consideration any junior liens, which may be recorded against the subject Property by Citi Residential Lending or any other lender. These junior liens, if any, remain the responsibility of the Borrower/Seller.
- Escrow is to be opened with certified copies of signed escrow instructions and all amendments, including an estimated settlement statement prepared by escrow, to be faxed to my attention on or before 03/31/08 reflecting the minimum payment to Citi Residential Lending of \$121,953.44.
- Borrower/Seller to contribute \$0.00 cash at the close of escrow.
- No home warranty to be paid out of the proceeds of the sale.
- Escrow must close and net proceeds and any cash contribution must be received on or before 03/31/08.
- Realtors commission not to exceed \$6,600.00.
- Selling Costs not to exceed \$4,014.00.
- Delinquent Taxes not to exceed \$932.56.
- Total closing costs not to exceed \$11,546.56.
- Borrower/Seller waive their rights to any escrow funds and any refunds from prepaid expenses.

Citi Residential Lending

citi

Page 2

March 14, 2008

Loan# 1st TD 008 [REDACTED] 2nd TD 008 [REDACTED]

- Borrowers/Seller (all parties on the Citi Residential Lending) must execute the **BORROWER REPRESENTATION** letter enclosed and return it to me by 03/31/08. Borrower/Seller represents that the sale of the Property is an arm's-length transaction and that they are not affiliated with the buyer.
- Every Borrower (all parties on the Mortgage) must execute the enclosed **RELEASE**, which must be remitted to me along with **BORROWERS REPRESENTATION** letter by 03/31/08. We will not deliver the reconveyance unless we have a fully executed Release. Original signatures are required.
- The reduced payoff is based on a sales price \$132,000.00. Any costs to close escrow are to be absorbed by the buyer and sellers. Citi Residential Lending will not accept anything less than the \$121,953.44 mentioned above.
- There are to be no proceeds paid to, or retained by the Borrower/Seller. All proceeds remaining are to be remitted to Citi Residential Lending to be applied against sums owing on the Loan.

At the close of escrow, please forward payoff funds and HUD-1 final closing statement to:

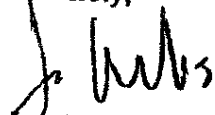
Jose Morales
Citi Residential Lending
10801 6th Street
Rancho Cucamonga, CA 91730

If the sale of the property is not consummated in accordance with the conditions set forth above, and funds are not received on or before 03/31/08, this agreement to accept less than the total due on the loan pursuant to the conditions herein will be of no further force and effect and Citi Residential Lending will exercise its full rights and remedies under the terms of the deed of trust.

All parties are advised to discuss the possible tax ramifications of this transaction with their tax advisor. **Following receipt of the amount specified, the loan will be reported to the credit bureaus as "FORECLOSURE REDEEMED/SHORT SALE SETTLED" (account legally paid in full for less than the full balance).**

Please direct all future inquiries and correspondence regarding this matter to my attention.

Sincerely,



Jose Morales

Home Retention Group

(800) 211-6926 extension 38447

949-862-8743 facsimile

Box 11000, Santa Ana, CA 92711-1000

Toll Free (800) 430-5262

www.mycitiresidentialloan.com

we requires us to notify you that we are acting as a debt collector and any information we collect from you will be used for the purpose of collecting your debt. Unless federal law prohibits, we may report information about your account to the credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. Please be advised that if your loan is in a bankruptcy or has been repossessed, this information will be reported to the credit bureaus.