

Consumer Services
P.O. Box 5570
Cleveland, OH 44101-0570

Date: March 25, 2011

Re: Consumer Services Home Equity Installment Note –OR– Home Equity Line of Credit
Account number ending in: 0405 (the "Account")
Property address:

This paragraph is a special notice to our customers who have filed a petition for protection under the United States Bankruptcy Code. Unless you have signed a reaffirmation agreement with Consumer Services, and that agreement has been filed with the bankruptcy court (and not subsequently rescinded or disallowed in accordance with the Bankruptcy Code) you should disregard all portions of this letter which state or suggest that you still have a personal liability to pay Consumer Services. You may wish to consult with an attorney regarding this letter, your bankruptcy and the ability of Consumer Services to enforce its lien on the collateral. If you have obtained a discharge under the Bankruptcy Code this letter is for informational purposes or to protect our interests in the collateral.

Dear

Based on the information provided and a fully executed Purchase Agreement, you ("Seller") have been approved for a Short Sale pursuant to which:

- a) Consumer Services will release the mortgage pledged as collateral for the Account upon receipt of a minimum of \$5,000.00 ("Consumer Services Proceeds of Sale");
- b) Consumer Services will continue to pursue collection and Seller will remain liable for the remaining deficiency balance after receipt of the Consumer Services Proceeds of Sale, which will be approximately \$42,631.73. Additional interest and fees may increase the actual amount of the deficiency balance. If the Account is an open-end Home Equity Line of Credit Account, the line will be closed and no additional funds may be borrowed on the line; and
- c) **As we have previously informed you (or your authorized representative), shortly after receiving the Consumer Services Proceeds of Sale, the deficiency balance will be reported to credit reporting agencies as charged-off which could negatively impact your credit score.**

This offer is subject to the following requirements:

1. Seller of the Property receives \$0 back at closing;
2. Any overages, tax credits, or additional sale proceeds of any kind must increase the amount of Consumer Services Proceeds of Sale unless otherwise due to a more senior lien holder;
3. Consumer Services must receive a true and correct copy of the HUD-1 signed at closing;
4. Seller acknowledges that except for the release of the Consumer Services mortgage and the closing of the line (if Account is an open-end Home Equity Line of Credit Account), all other terms and conditions of the Account remain in full force and effect; and
5. This offer is valid until April 24, 2011. In order to accept, certified funds must be received no later than 4:00 PM on that date, payable to Consumer Services, and sent to the following address:

6750 Miller Rd.
Attn: Payment Processing
Loc: BR-YB58-01-3
Brecksville, OH 44141

If you have any questions or concerns, we can be reached at the telephone number below.

Thank you,

Short Sale Department
1-866-622-2657, ext. 66830

The separate laws of Connecticut, D.C., New York City, North Carolina and Vermont each require that their respective residents be furnished with this notice:

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

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Wells Fargo Home Mortgage
 MAC X7801-01K
 3476 Stateview Blvd
 Fort Mill, SC 29715

March 31, 2011

Dear

RE: Demand Statement for
 Projected Settlement Date 05/23/11
 Property Address

Wells Fargo Bank, N A approves the sale of the above referenced property. This sale will result in a short payoff of the mortgage, and the mortgagor(s) acknowledge they waive any and all rights to any escrow balance, insurance proceeds or refunds from prepaid expenses. Neither the mortgagor nor any other party may receive any sale proceeds or any funds as a result of this transaction except as noted in this Demand Statement. As agreed, when we receive the sale proceeds and all required documentation, we will notify the credit bureau to reflect "agreed settlement short of full payment" which would appear on the credit report within 60-90 days from the sale date and within 60-90 days from the date of notification and waive any deficiency rights, if applicable.

Sale approval details

This approval is based on the purchase contract dated 12/30/10 between _____, the seller(s), and Jerry _____ the buyer(s), for a purchase price of \$ 195,000.00. The terms of our approval and instruction to the Settlement Agent are as follows:

1. The required payoff is \$ 173,307.76, scheduled for settlement on or before 05/23/11. Your contribution and settlement costs for this transaction are:

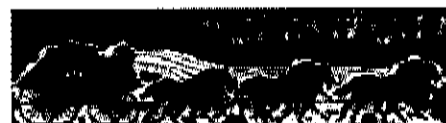
Mortgagor contribution:

Cash at Closing: 1,000.00
 Promissory Note: 20,000.00

Approved Seller Closing Costs:

Real Estate Commission: 11,700.00
 County Taxes 1,011.50
 2nd Lien payoff 4,935.00
 State Tax/Stamps 1,365.00
 2011 2nd Qtr Taxes 711.24
 Estoppel Fee 100.00
 Settlement or Closin 1,500.00
 Title Search/Title I 1,200.00
 Recording Fees 4.50
 Wire/Delivery Fee 45.00
 Lien Search 120.00

LW100/GP0/pg.1





Wells Fargo Home Mortgage
 MAC X7801-01K
 3476 Stateview Blvd
 Fort Mill, SC 29715

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RE: Loan Numbe

Approved seller concession to buyer's closing costs:

Itemization of concession:

2. Within two (2) business days of receiving this Demand Statement, you must notify us 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 must contact us 48 hours before the scheduled settlement date and provide a copy of the final estimated HUD-1 Settlement Statement. The Settlement Agent must provide the information required on the enclosed title worksheet as well as the fully executed HUD Closing worksheet, for FHA loans.
 If settlement is delayed and/or rescinded, we must be notified immediately to review the request and provide written approval, if granted per Investor or mortgage insurance guidelines. We reserve the right to assess a per diem interest from the original settlement date until the actual 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 immediately wire all approved short sale proceeds to the following wire instructions as follows:

Wells Fargo Bank, N A

Account No.:

ABA No.:

Special Information for Beneficiary:

Apply Funds to loan:

Mortgagor:

From: Sender's Name and phone number

* If this information is not provided the wire will be rejected.

The original executed Promissory Note, if applicable, delivered to us by the next business day immediately following settlement to:

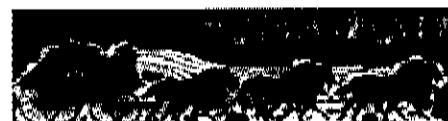
Wells Fargo Home Mortgage

Attn: Liquidations

X2302-044

One Home Campus

Des Moines, IA 50328





Wells Fargo Home Mortgage
MAC X7801-01K
3476 Stateview Blvd
Fort Mill, SC 29715

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RE: Loan Number

Failure to comply with any of these requirements will result in the transaction re-closing. Once certified funds are received and approval is final, a document releasing the mortgage will be sent to record this decision. If the property was in foreclosure, that action will stop when the terms of the approval are met.

Contact Us with Questions

Thank you for your courtesy and cooperation. If you have questions or need additional information, please call us at (866) 903-1053, Monday through Friday, 8 AM to 8 PM, Central Time.

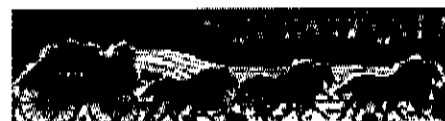
Sincerely,

Kimmy Johnson
Mortgage Loan Adjustor
Loss Mit Liquidation
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LW098/G

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.

With respect to those loans located in the State of California, the state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.





Wells Fargo Home Mortgage
MAC X7801-01K
3476 Stateview Blvd
Fort Mill, SC 29715

PLEASE RESPOND WITHIN 48 HOURS

Date March 31, 2011 Loan No. 708-4
To From Kimmy Johnson
Phone (239) 985-4142 Phone (800) 416-1472
Fax () - - Fax (866) 359-7363

The Following Recording Information is Needed to Prepare the Release
Date Recorded _____

Book/Page/Ins. Number _____

County _____

Original Beneficiary _____

Current Beneficiary _____

Trustee _____

Legal Description _____
(if applicable) _____

Assignments _____
(if applicable) _____

Send for Recording to:

____ Agent Name _____
Address _____
Phone _____
Fax _____

____ Courthouse

LC172/GPO

