

HomEq Servicing

October 10, 2008
 Via fax# (727) 210-3651
 Attn: Helm
 RE: [REDACTED]

Largo, FL, 33773

To Whom It May Concern:

HomEq agrees to accept \$103,625.00 in cash or certified funds to release its mortgage lien from the referenced property subject to the following conditions:

- [REDACTED]s/are to receive no cash or proceeds from the closing, escrow, or sale of the property. All excess funds must be forwarded to HomEq.
- All insurance overages, refunds, or claims will be applied towards the unpaid balance.
- The buyer(s) is/are [REDACTED] and the sales price is \$116,500.00. Any changes to these must be pre-approved by HomEq.
- Any changes of closing costs, fees, payments, or commissions, provided on the estimated closing statement or estimated Hud-1 dated 10/01/08, 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]*
- This offer is considered null and void if funds are not received by HomEq by 10/15/08 by 10:00am or if a foreclosure sale date is set prior to 10/15/08 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 # [REDACTED]
 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,

[REDACTED]
 Workout Specialist
 Phone (800) 414-0969
 Fax 1-866-577-1227

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.