



10561 Telegraph Road
Glen Allen, VA 23059

www.ccomortgage.com

October 12, 2010

Page 1 of 2

[REDACTED]
MARICOPA AZ 85138

Fax: 877-454-7267 Attn Kirans And Associates
RE: Loan No. 8900007132

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 83,500.00 and closing will be held on or before November 15, 2010
2. **CCO Mortgage MUST NET AT LEAST 1,605.00 FROM CLOSING. Please send checks in certified funds within 24 hours of closing via overnight express mail.**
3. The property is sold in "as is condition". Any repairs (including termite) necessary as determined by the lender or from the buyer's inspection are the seller's responsibility and are not to be taken from the settlement proceeds.
4. Any junior lien holders, including delinquent condo, homeowners association or tax liens are the seller's responsibility and will not be paid from closing proceeds.
5. **CCO Mortgage must approve a final HUD1 settlement statement at least 24 hours prior to closing and must receive the final signed Hud1 with the final proceeds.**
6. **SELLER MUST NET 0.00 AT CLOSING.**
7. **DO NOT SEND THE SETTLEMENT PROCEEDS WITH THE FINAL SIGNED HUD1 AND FINAL SIGNED APPROVAL LETTER TO OUR PAYOFF DEPARTMENT. SEND PAYOFF PROCEEDS TO:**

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

8. Please forward a copy of this letter to the settlement agent. This will serve as a payoff and demand statement.
9. You should contact an attorney, tax consultant, or the IRS regarding any tax consequences on a short payoff.
10. Any escrow money and hazard insurance refund will be used to reduce the investor's loss and will not be returned to you.

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Mortgages are offered and originated by RBS Citizens, N.A. CCO Mortgage is a division of RBS Citizens, N.A.
All loans are subject to approval. Equal Housing Lender

RBS



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If the above is acceptable, sign below and return by fax no later than October 15, 2010 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 the lien if all the above are met in compliance.

Should you have any further questions please call me.

Sincerely,

Tiffany Sealy, Loss Mitigation Specialist
Phone: 1-877-745-7366 ext. 4228
Fax: 1-866-938-4116

Date: _____
Acceptance:

Date: _____
Acceptance:

Date: _____
Realtor

Date: _____
Buyer

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July 28, 2010

[REDACTED]

Peoria AZ 85383

RE: Settlement Agreement
Property: [REDACTED] Peoria AZ 85383
Loan: 8900303218

Dear Sir/Madam:

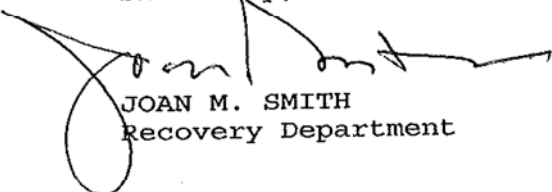
Per our telephone conversation, below is the information regarding the above loan.

The mortgage loan principal balance is \$ [REDACTED]. CCO Mortgage has agreed to accept a settlement of \$ [REDACTED]. When the balance of \$ [REDACTED] is paid, we will release our lien. Please send your check within 60 days from today's date to:

CCO Mortgage
10561 Telegraph Road
Glen Allen, VA 23059
Attn: Recovery Department
JOAN M. SMITH


If you have any questions, please feel free to contact our office at (800) 234-6002 ext. 4219.

Sincerely,


JOAN M. SMITH
Recovery Department

RC008 JS1

**ONCE SETTLEMENT OFFER OF \$ [REDACTED] IS RECEIVED
BORROWER WILL BE FREE FROM ALL FINANCIAL
OBLIGATIONS TO CCO MORTGAGE.**

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 RBS