

December 07, 2010

[REDACTED]
[REDACTED] KRISTIN LN
SANTA CLARITA, CA 91350

RE: Loan No. [REDACTED]
[REDACTED] KRISTIN LANE
Santa Clarita, CA 91350

WIRE INSTRUCTIONS
Compass Bank - Legacy Branch
2900 Legacy Drive, Plano TX 75023
Routing # [REDACTED]
Account # [REDACTED]

Dear [REDACTED]

This letter is to confirm that Wingspan Portfolio Advisors ("Wingspan") is willing to accept \$13,000.00 (the "Settlement Funds") in full satisfaction of the above referenced loan. After the Settlement Funds have cleared the bank and the Final HUD has been received within twenty four hours of closing, Wingspan will process a full release on the above referenced property and mark the loan "Satisfied".

The sale price will be \$329,900.00 with net proceeds to Wingspan to be no less than \$13,000.00.

Seller and/or Buyer are not to receive any proceeds from the sale of the subject property. Any proceeds remaining must be remitted to Wingspan Portfolio Advisors. The Settlement Funds are due in our office on or before 12/31/2010. Please have the title company or closing attorney include the mortgage release paperwork with the payoff funds. Please send certified funds to the address below:

Wingspan Portfolio Advisors
4100 Midway Rd., Ste 1110
Carrollton, TX 75007
Attn: Payment Processing

Please note that if you fail to make the agreed upon settlement on time and in full, this agreement will be rendered null and void and we may require the total and immediate reinstatement of your loan.

Please call me toll-free at [REDACTED] if you have any questions. A copy of this letter and a return envelope have been enclosed so you may sign and return this agreement to us at your earliest opportunity.

Important notice required by Law: This agency is attempting to collect a debt and any information obtained may be used for that purpose.

Sincerely,

[REDACTED]
Loan Resolution Consultant
[REDACTED]

If you are currently involved in a pending Bankruptcy action, or if you have been previously discharged in a bankruptcy action in which this loan was not validly reaffirmed, Wingspan is not attempting to collect, recover or offset the debt as your personal liability

Agreed

X _____
Name _____
Date _____

X _____
Name _____
Date _____